

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)

Filing at a Glance

Company: Metropolitan Life Insurance Company
Product Name: Group Long-Term Care Insurance – Premium Rate Schedule Increase Filing
State: Pennsylvania
TOI: LTC03G Group Long Term Care
Sub-TOI: LTC03G.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 06/30/2022
SERFF Tr Num: META-133317762
SERFF Status: Closed-Approved
State Tr Num: META-133317762
State Status: Approved
Co Tr Num: CT22-223 FC1 (RATE) KB

Effective

Date Requested:

Author(s): Cherise Livingston, Cory Searles, Patricia Brabant, Keith Bal

Reviewer(s): Michael Hibbert (primary), Jim Laverty

Disposition Date: 12/20/2022

Disposition Status: Approved

Effective Date:

State Filing Description:

Proposed 15.52% increase on 120 policyholders of MetLife's group LTC form GCLTCAARP-04-OP. This form was sponsored by AARP and issued under the group master policy G.LTC1697 which is situated in Washington, DC and which was approved by the District of Columbia on July 27, 1997. This block has post-RS business only.

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
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General Information

Project Name: 2022 AARP Rate Increase Filings

Project Number: CT22-223 FC1 (RATE)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 12/20/2022

State Status Changed: 12/20/2022

Created By: Keith Bal

Corresponding Filing Tracking Number:

State TOI: LTC03G Group Long Term Care

Filing Description:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Overall Rate Impact:

Deemer Date:

Submitted By: Keith Bal

State Sub-TOI: LTC03G.001 Qualified

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing		
Project Name/Number:	2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)		

This is a filing of a premium rate schedule increase for group long-term care insurance policies.

June 30, 2022

Pennsylvania Insurance Department
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

Re:Group (AARP) Long-Term Care Insurance – Premium Rate Schedule Increase Filing
Our NAIC Company No. is 65978
Our FEIN is 13-5581829

Dear Sir/Madam:

We are filing, for your review and approval, a request for a 15.52% premium rate schedule increase with respect to certain group long-term care insurance certificates issued for delivery in your state.

We will implement the premium rate schedule increase only after we have received approval from your Department and at least one year has passed since the implementation of your prior approval. We will apply the approved increase to all certificates issued in your state under a group long-term care insurance policy situated in the District of Columbia. Please note policy form G.LTC1697 was approved by the District of Columbia on July 27, 1997.

The premium rate schedule increase for which we are seeking approval will apply to the following group long-term care insurance certificate forms:

- GCLTCAARP-04-OP approved by your Department on August 15, 2005

Please note that these forms are not currently being marketed to new group certificateholders.

Note that previously, a premium rate increase of 23.12% was authorized by your Department on 7/17/17, to be phased in over three years.

Note that previously, a premium rate increase of 21% was authorized by your Department on 6/5/20, to be phased in over two years.

We are submitting an actuarial memorandum and rates in support of our request.

Company Rate Information Provided on SERFF

Please note the following with respect to the information entered under Company Rate Information in the SERFF system:

“Written Premium Change for this Program” and “Written Premium for this Program” reflects premium information only for certificates issued to residents of your state. The “Number of Policyholders Affected for this Program” reflects only the number of certificates issued to residents of your state.

Notification to Certificateholders of Premium Rate Schedule Increase

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)

We intend to provide certificateholders with a minimum of 60 days advance written notice prior to the first effective date of the premium rate schedule increase. In our written notification we will explain that:

- the certificateholder can continue his/her current coverage by paying the new premium amount when due;
- the certificateholder can reduce his/her coverage to lessen the impact of the premium rate schedule increase if the current level of coverage permits a reduction;
- if the certificateholder's coverage lapses (due to nonpayment of premium or cancellation) at anytime from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), that the certificateholder will have nonforfeiture coverage as follows:
 - if the certificateholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement ("LCUL"), we will issue the certificateholder the LCUL described below;
 - if the certificateholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision;
 - if the certificateholder qualifies for coverage under Contingent Benefit Upon Lapse as a result of the premium rate schedule increase, we will instead provide coverage under LCUL since the benefit payable under LCUL is equal to the benefit payable under Contingent Benefit Upon Lapse; and
- we will not provide coverage under more than one nonforfeiture coverage provision.

We are extending the use of the Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement (LCUL), which was previously authorized by your Department on 7/7/17.

The contact person for this filing is:

Gina Jisonna
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3809
gjisonna@metlife.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

Thomas G. Reilly
Assistant Vice President, Product Management & Compliance

Company and Contact

Filing Contact Information

Keith Bal, Product Consultant II

kbal@metlife.com

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)

501 Route 22 West 908-253-1004 [Phone]
01C-306C
Bridgewater, NJ 08807

Filing Company Information

Metropolitan Life Insurance
Company
MetLife
200 Park Avenue
New York, NY 10166
(212) 578-2211 ext. [Phone]

CoCode: 65978
Group Code: 241
Group Name:
FEIN Number: 13-5581829

State of Domicile: New York
Company Type: Life
State ID Number:

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:	META-133317762	State Tracking #:	META-133317762	Company Tracking #:	CT22-223 FC1 (RATE) KB
State:	Pennsylvania		Filing Company:	Metropolitan Life Insurance Company	
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified				
Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing				
Project Name/Number:	2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Michael Hibbert	12/20/2022	12/20/2022

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Disapproved	Michael Hibbert	09/13/2022	09/13/2022
Disapproved	Michael Hibbert	08/10/2022	08/10/2022

Response Letters

Responded By	Created On	Date Submitted
Keith Bal	12/15/2022	12/15/2022
Cory Searles	09/09/2022	09/09/2022

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing Status	Note To Filer	Michael Hibbert	08/08/2022	08/08/2022
Request for Status of Filing	Note To Reviewer	Keith Bal	08/05/2022	08/05/2022

SERFF Tracking #:	META-133317762	State Tracking #:	META-133317762	Company Tracking #:	CT22-223 FC1 (RATE) KB
State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company		
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Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing				
Project Name/Number:	2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)				

Disposition

Disposition Date: 12/20/2022

Effective Date:

Status: Approved

Comment: Dec 20, 2022

Keith Bal, Product Consultant II
Metropolitan Life Insurance Company
501 Route 22 West, 01C-306C
Bridgewater, NJ 08807

RE: Proposed 15.52% increase on 120 policyholders of MetLife's group LTC form GCLTCAARP-04-OP. This form was sponsored by AARP and issued under the group master policy G.LTC1697 which is sitused in Washington, DC and which was approved by the District of Columbia on July 27, 1997. This block has post-RS business only.

Pennsylvania Insurance Department ID #: META-133317762

Dear Keith Bal:

The rate increases proposed in the file AARP_PA_Policy_Holder_List_2021_09_30.xlsx submitted on 12/15/2022 are hereby approved.

Sincerely,

Michael Hibbert
Actuarial Associate
Bureau of Life, Accident and Health Insurance

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Metropolitan Life Insurance Company	15.520%	15.520%	\$44,124	120	\$284,306	15.520%	15.520%

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
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Project Name/Number:	2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)		

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	PA_Flex_Rates_with_15.52%_Increase		Yes
Supporting Document	Transmittal Letter (A&H)		Yes
Supporting Document	Actuarial Certification (A&H)		Yes
Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)		Yes
Supporting Document	Advertisements (A&H)		Yes
Supporting Document	Authorization to File (A&H)		Yes
Supporting Document	Insert Page Explanation (A&H)		Yes
Supporting Document	Rate Table (A&H)		Yes
Supporting Document	Replacement Form with Highlighted Changes (A&H)		Yes
Supporting Document	Advertisement Compliance Certification		Yes
Supporting Document	Reserve Calculation (A&H)		Yes
Supporting Document	Variability Explanation (A&H)		Yes
Supporting Document	Certificateholder Letter		Yes
Supporting Document	NAIC Transmittal form		Yes
Supporting Document	Coverage Change form		Yes
Supporting Document	2021_AARP_PA_FC1_Exhibits		Yes
Supporting Document	FC1 Exhibit I-A and II-A Original Premium		Yes
Supporting Document	AARP_PA_Policy_Holder_List_2021_09_30_EMAIL		Yes
Supporting Document	Attachment 7 FC1 Rate Action Summary		Yes
Supporting Document	Objection Response 2022-09-09		Yes
Supporting Document	AARP_PA_Policy_Holder_List_2021_09_30		Yes
Supporting Document	2021_AARP_PA_FC1 9-13-2022 Objection Exhibits		Yes
Supporting Document	Objection 2022-09-13 (META-133317762) - Response		Yes

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 09/13/2022
Submitted Date 09/13/2022
Respond By Date

Dear Keith Bal,

Introduction:

Sept 13, 2022

Keith Bal, Product Consultant II
Metropolitan Life Insurance Company
501 Route 22 West, 01C-306C
Bridgewater, NJ 08807

RE: Proposed 15.52% increase on 120 policyholders of MetLife's group LTC form GCLTCAARP-04-OP. This form was sponsored by AARP and issued under the group master policy G.LTC1697 which is situated in Washington, DC and which was approved by the District of Columbia on July 27, 1997. This block has post-RS business only.
Pennsylvania Insurance Department ID #: META-133317762

Dear Keith Bal:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

Please furnish the following information to the Department.

1. Please be aware that the Department is asking for information that it has not requested in the past when analyzing premium increase requests under the 58%/85% Method. In particular, we are asking for three undiscounted earned premium vectors and one undiscounted incurred claims vector. The details of our request are found below:

(a) Provide the historical (from inception) and projected nationwide earned premium that will be collected at the original rate level. The original rate level is the rate level that would have existed if no increase was ever granted on any policy nationwide. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .58 factor. Please provide this – and all other data in this question - as a non-interest rate discounted column vector.

(b) Provide the historical (from the date of the first premium increase) and projected nationwide earned premium that will be collected at a "higher than original" rate level. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .85 factor. The sum of this column vector and the column vector from part (a) should equal the undiscounted earned premium column vector from Exhibit 1A without the 15.52% increase. This vector should not include premium generated from the current requested increase of 15.52%.

(c) Provide the projected nationwide calendar-year earned premium (from the effective date of the current proposed increase) that will

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
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be collected at a "higher than original" rate level due to the current proposed rate increase. Again, in terms of the 58%/85% Method, this would be subject to a .85 factor. The sum of this column vector plus the column vectors provided in response to (a) and (b) should equal the undiscounted earned premium column vector from Exhibit 1A with the requested 15.52% increase included. Please ensure that the projected premium provided in this vector is not also included in the vector requested in Item (b) above.

(d) Provide a column vector of the historical (from inception) and projected nationwide incurred claims on a calendar year basis.

2. Please provide the seriatim listing (i.e. Item #5 from our letter of 8/10/22) in Excel. Please add an additional column to show the current premium for each insured.

Sincerely,

Michael Hibbert
Actuarial Associate
Bureau of Life, Accident and Health Insurance

Conclusion:

Sincerely,
Michael Hibbert

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
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Project Name/Number: 2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 08/10/2022
Submitted Date 08/10/2022
Respond By Date

Dear Keith Bal,

Introduction:

Aug 10, 2022

Keith Bal, Product Consultant II
Metropolitan Life Insurance Company
501 Route 22 West, 01C-306C
Bridgewater, NJ 08807

RE: Proposed 15.52% increase on 120 policyholders of MetLife's group LTC form GCLTCAARP-04-OP. This form was sponsored by AARP and issued under the group master policy G.LTC1697 which is situated in Washington, DC and which was approved by the District of Columbia on July 27, 1997. This block has post-RS business only.
Pennsylvania Insurance Department ID #: META-133317762

Dear Keith Bal:

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The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

Please furnish the following information to the Department.

1. Please provide an Excel spreadsheet that incorporates the three calendar-year column vectors requested below:
 - (a) Provide the historical (from inception) and projected nationwide earned premium that will be collected at the original rate level. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .58 factor. Please provide this – and all other data in this question - as a non-interest rate discounted column vector.
 - (b) Provide the historical (from the date of the first premium increase) and projected nationwide earned premium that will be collected at a “higher than original” rate level. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .85 factor. This vector should not include premium generated from the current requested increase.
 - (c) Provide the projected nationwide calendar-year earned premium (from the effective date of the current proposed increase) that will be collected at a “higher than original” rate level due to the current proposed rate increase. Again, in terms of the 58%/85% Method, this would be subject to a .85 factor. Please ensure that the projected premium provided in this vector is not also included in the vector requested in Item (b) above.
 - (d) Provide a column vector of the historical (from inception) and projected nationwide incurred claims on a calendar year basis.
 - (e) Please ensure that the data provided is consistent with the post-rate stability loss ratio demonstrations in Exhibit II-A.
 - (f) Please provide the interest rate (or calendar-year interest rate vector) used to determine the accumulated and present values found in the post-rate stability loss ratio demonstrations in Exhibit II-A.

State: Pennsylvania
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Filing Company: Metropolitan Life Insurance Company

2. On page 2 of the cover letter the company explains that the rate increase request is caused by pricing assumption updates.

Please discuss further the adverse morbidity and persistency experience that resulted in the need for the current rate increase. In particular, discuss re-pricing assumptions that have changed from the last increase approved nationwide, discuss any changes due to internal experience studies, and discuss any changes due to updated consultant data.

3. Please provide the cumulative weighted average increase granted on policies in force on this block in PA. If the answer is 48.97%, then simply confirm this.

4. The cover letter mentions that policyholders can reduce their coverage. Please describe the options policyholders have to mitigate the rate increase.

5. Please provide a table in Excel for the 120 Pennsylvania policies in force.

Each row should contain the following information:

- (a) Policy number,
- (b) Policy form,
- (c) Issue age,
- (d) Inflation status indicator,
- (e) Benefit period,
- (f) Issue date,
- (g) Requested rate increase.

6. Please provide a listing of the past requested increases and approved increases by state. Also include a column showing the cumulative increases approved in each state.

7. Has Covid 19 been factored into your projections.

Sincerely,

Michael Hibbert
Actuarial Associate
Bureau of Life, Accident and Health Insurance

Conclusion:

Sincerely,
Michael Hibbert

SERFF Tracking #:	META-133317762	State Tracking #:	META-133317762	Company Tracking #:	CT22-223 FC1 (RATE) KB
State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified				
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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/15/2022
Submitted Date	12/15/2022

Dear Michael Hibbert,

Introduction:

Dear Mr. Hibbert:

Thank you for your objection dated September 13, 2022. Here are the responses to your objections:

Response 1

Comments:

SERFF Tracking #:	META-133317762	State Tracking #:	META-133317762	Company Tracking #:	CT22-223 FC1 (RATE) KB
State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified				
Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing				
Project Name/Number:	2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)				

1. Please be aware that the Department is asking for information that it has not requested in the past when analyzing premium increase requests under the 58%/85% Method. In particular, we are asking for three undiscounted earned premium vectors and one undiscounted incurred claims vector. The details of our request are found below:

(a) Provide the historical (from inception) and projected nationwide earned premium that will be collected at the original rate level. The original rate level is the rate level that would have existed if no increase was ever granted on any policy nationwide. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .58 factor. Please provide this and all other data in this question - as a non-interest rate discounted column vector.

[MetLife Response] Please see the file named 2021_AARP_PA_FC1 9-13-2022 Objection Exhibits provided with this response.

(b) Provide the historical (from the date of the first premium increase) and projected nationwide earned premium that will be collected at a higher than original rate level. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .85 factor. The sum of this column vector and the column vector from part (a) should equal the undiscounted earned premium column vector from Exhibit 1A without the 15.52% increase. This vector should not include premium generated from the current requested increase of 15.52%.

[MetLife Response] Please see the file named 2021_AARP_PA_FC1 9-13-2022 Objection Exhibits provided with this response.

(c) Provide the projected nationwide calendar-year earned premium (from the effective date of the current proposed increase) that will be collected at a higher than original rate level due to the current proposed rate increase. Again, in terms of the 58%/85% Method, this would be subject to a .85 factor. The sum of this column vector plus the column vectors provided in response to (a) and (b) should equal the undiscounted earned premium column vector from Exhibit 1A with the requested 15.52% increase included. Please ensure that the projected premium provided in this vector is not also included in the vector requested in Item (b) above.

[MetLife Response] Please see the file named 2021_AARP_PA_FC1 9-13-2022 Objection Exhibits provided with this response.

(d) Provide a column vector of the historical (from inception) and projected nationwide incurred claims on a calendar year basis.

[MetLife Response] Please see the file named 2021_AARP_PA_FC1 9-13-2022 Objection Exhibits provided with this response.

2. Please provide the seriatim listing (i.e. Item #5 from our letter of 8/10/2022) in Excel. Please add an additional column to show the current premium for each insured.

[MetLife Response] Please see the file named AARP_PA_Policy_Holder_List_2021_09_30 provided with this response.

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
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Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	AARP_PA_Policy_Holder_List_2021_09_30
Comments:	Attached is the AARP_PA_Policy_Holder_List_2021_09_30
Attachment(s):	AARP_PA_Policy_Holder_List_2021_09_30.xlsx

Supporting Document Schedule Item Changes	
Satisfied - Item:	AARP_PA_Policy_Holder_List_2021_09_30
Comments:	Attached is the AARP_PA_Policy_Holder_List_2021_09_30
Attachment(s):	AARP_PA_Policy_Holder_List_2021_09_30.xlsx

Satisfied - Item:	2021_AARP_PA_FC1 9-13-2022 Objection Exhibits
Comments:	attached is the 2021_AARP_PA_FC1 9-13-2022 Objection Exhibits
Attachment(s):	2021_AARP_PA_FC1 9-13-2022 Objection Exhibits.xlsx

Supporting Document Schedule Item Changes	
Satisfied - Item:	AARP_PA_Policy_Holder_List_2021_09_30
Comments:	Attached is the AARP_PA_Policy_Holder_List_2021_09_30
Attachment(s):	AARP_PA_Policy_Holder_List_2021_09_30.xlsx

Satisfied - Item:	2021_AARP_PA_FC1 9-13-2022 Objection Exhibits
Comments:	attached is the 2021_AARP_PA_FC1 9-13-2022 Objection Exhibits
Attachment(s):	2021_AARP_PA_FC1 9-13-2022 Objection Exhibits.xlsx

Satisfied - Item:	Objection 2022-09-13 (META-133317762) - Response
Comments:	Attached is the Objection 2022-09-13 (META-133317762) - Response
Attachment(s):	PA CT22-223 FC1 (RATE) Objection 2022-09-13 (META-133317762) - Response.pdf

Conclusion:

SERFF Tracking #:	META-133317762	State Tracking #:	META-133317762	Company Tracking #:	CT22-223 FC1 (RATE) KB
State:	Pennsylvania		Filing Company:	Metropolitan Life Insurance Company	
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Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing				
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I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

Thank you for your timely response and consideration.

Sincerely,

Mark D. Newton, FSA, MAAA

Actuarial Director, Metropolitan Life Insurance Company

Sincerely,

Keith Bal

SERFF Tracking #:	META-133317762	State Tracking #:	META-133317762	Company Tracking #:	CT22-223 FC1 (RATE) KB
State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company		
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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/09/2022
Submitted Date	09/09/2022

Dear Michael Hibbert,

Introduction:

Thank you for your objection letter on August 10, 2022. Here are the responses to your request.

Response 1

Comments:

SERFF Tracking #:	META-133317762	State Tracking #:	META-133317762	Company Tracking #:	CT22-223 FC1 (RATE) KB
State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified				
Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing				
Project Name/Number:	2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)				

1. Please see Exhibit I-A and II-A provided in the Actuarial Memorandum. The values found in II-A are based on the vectors found in I-A. Also please see Exhibit I-A and II-A provided with the response.
2. Please see Exhibit I-A and II-A provided with the response.
3. The current assumptions for lapse, mortality, incidence, claim continuance and utilization are based on MetLifes most recent, in depth experience studies at the time of the filing.
4. Confirmed.
5. Please see the objection response letter.
6. In addition to reducing their daily/monthly benefit amount and total lifetime benefit amount, the certificateholder may also be able to lengthen their elimination period or drop benefit options, such as shared care, survivorship, or inflation options, if applicable. If the certificateholders certificate includes an inflation option, such as 5% Automatic Inflation Protection, they may be able to reduce that inflation protection to a Future Purchase Option, which will then give them the ability to accept or decline future inflation protection increases.
7. Please see the file named AARP_PA_Policy_Holder_List_2021_09_30_EMAIL provided with this response.
8. Please see the file named Attachment 7 FC1 Rate Action Summary provided with this response.
9. MetLife continues to monitor the effects of COVID-19 on the LTC business.

MetLife voluntarily postponed any lapse processing for a period in 2020, but since that time lapse processing has shown virtually no difference from the ordinary rate of lapses before COVID began. We do not anticipate any lasting COVID impact on future lapse experience for this block of business.

Mortality was slightly higher from April, 2020 through December, 2020 but has returned towards normal, anticipated levels. Note that MetLife uses a long time period (10 years or more) of its mortality experience to assess and project mortality rates in order to maximize credibility. Based on the very limited number of COVID-related deaths, we do not currently anticipate any material impact on mortality in the future.

Morbidity was lower from April, 2020 through December, 2020 but is also now back within normal levels. We expect no difference in the pace at which people age and gradually decline in health. It is possible that the type and site of care may shift in the future but, since we have no credible lasting information about any shift, we are unable to reflect such speculation in our projections. Note that MetLife uses a ten year history of its morbidity experience to assess and project incidence rates in order to maximize credibility. Based on the very limited time period and number of COVID claims, we currently do not anticipate any material impact on morbidity in the future.

Changed Items:

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing		
Project Name/Number:	2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)		

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	FC1 Exhibit I-A and II-A Original Premium
Comments:	Please see the attached FC1 Exhibit I-A and II-A Original Premium.
Attachment(s):	FC1 Exhibit I-A and II-A Original Premium.xlsx FC1 Exhibit I-A and II-A Original Premium.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	FC1 Exhibit I-A and II-A Original Premium
Comments:	Please see the attached FC1 Exhibit I-A and II-A Original Premium.
Attachment(s):	FC1 Exhibit I-A and II-A Original Premium.xlsx FC1 Exhibit I-A and II-A Original Premium.pdf

Satisfied - Item:	AARP_PA_Policy_Holder_List_2021_09_30_EMAIL
Comments:	Please see the attached AARP_PA_Policy_Holder_List_2021_09_30_EMAIL.
Attachment(s):	AARP_PA_Policy_Holder_List_2021_09_30_EMAIL.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	FC1 Exhibit I-A and II-A Original Premium
Comments:	Please see the attached FC1 Exhibit I-A and II-A Original Premium.
Attachment(s):	FC1 Exhibit I-A and II-A Original Premium.xlsx FC1 Exhibit I-A and II-A Original Premium.pdf

Satisfied - Item:	AARP_PA_Policy_Holder_List_2021_09_30_EMAIL
Comments:	Please see the attached AARP_PA_Policy_Holder_List_2021_09_30_EMAIL.
Attachment(s):	AARP_PA_Policy_Holder_List_2021_09_30_EMAIL.pdf

Satisfied - Item:	Attachment 7 FC1 Rate Action Summary
Comments:	Please see the attached Attachment 7 FC1 Rate Action Summary.
Attachment(s):	Attachment 7 FC1 Rate Action Summary.xlsx Attachment 7 FC1 Rate Action Summary.pdf

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing		
Project Name/Number:	2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)		

Supporting Document Schedule Item Changes	
Satisfied - Item:	FC1 Exhibit I-A and II-A Original Premium
Comments:	Please see the attached FC1 Exhibit I-A and II-A Original Premium.
Attachment(s):	FC1 Exhibit I-A and II-A Original Premium.xlsx FC1 Exhibit I-A and II-A Original Premium.pdf
Satisfied - Item:	AARP_PA_Policy_Holder_List_2021_09_30_EMAIL
Comments:	Please see the attached AARP_PA_Policy_Holder_List_2021_09_30_EMAIL.
Attachment(s):	AARP_PA_Policy_Holder_List_2021_09_30_EMAIL.pdf
Satisfied - Item:	Attachment 7 FC1 Rate Action Summary
Comments:	Please see the attached Attachment 7 FC1 Rate Action Summary.
Attachment(s):	Attachment 7 FC1 Rate Action Summary.xlsx Attachment 7 FC1 Rate Action Summary.pdf
Satisfied - Item:	Objection Response 2022-09-09
Comments:	Please see the attached Objection Response 2022-09-09.
Attachment(s):	PA CT22-223 FC1 (RATE) Response 2022-09-09.pdf

Conclusion:

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

Thank you for your timely response and consideration.

Sincerely,

Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

Sincerely,
Cory Searles

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing		
Project Name/Number:	2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)		

Note To Filer

Created By:

Michael Hibbert on 08/08/2022 11:40 AM

Last Edited By:

Michael Hibbert

Submitted On:

12/20/2022 08:00 AM

Subject:

Filing Status

Comments:

Filing Status:

Dear Keith Bal,

The Department is currently reviewing this filing.

Sincerely,

Michael Hibbert

Actuarial Associate

Bureau of Life, Accident and Health Insurance

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing		
Project Name/Number:	2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)		

Note To Reviewer

Created By:

Keith Bal on 08/05/2022 03:42 PM

Last Edited By:

Michael Hibbert

Submitted On:

12/20/2022 08:00 AM

Subject:

Request for Status of Filing

Comments:

May we please have the status of this filing.

Please let us know if anything is needed from us to assist you in your review.

Thank you for your attention to our filing.

Keith Bal
Product Consultant II

SERFF Tracking #:	META-133317762	State Tracking #:	META-133317762	Company Tracking #:	CT22-223 FC1 (RATE) KB
State:	Pennsylvania		Filing Company:	Metropolitan Life Insurance Company	
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified				
Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing				
Project Name/Number:	2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)				

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	21.000%
Effective Date of Last Rate Revision:	06/05/2020
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	META-132324235

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Metropolitan Life Insurance Company	15.520%	15.520%	\$44,124	120	\$284,306	15.520%	15.520%

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing		
Project Name/Number:	2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA_Flex_Rates_with_15.52%_Increase	GCLTCAARP-04-OP, G.LTC1697	Revised	Previous State Filing Number: META-132324235 Percent Rate Change Request: 15.52	PA_Flex_Rates_with_15.52%_Increase.pdf,

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age
	Comprehensive - 20 Day EP - 50% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$4.66	\$5.68	\$6.55	\$7.28	\$8.02	\$8.85	\$9.91	\$10.49	\$13.19	\$15.62	\$18.00	\$20.40	\$22.88	\$25.99	25	
26	\$4.67	\$5.72	\$6.58	\$7.35	\$8.10	\$8.92	\$10.00	\$10.63	\$13.38	\$15.79	\$18.22	\$20.65	\$23.20	\$26.32	26	
27	\$4.70	\$5.74	\$6.65	\$7.38	\$8.14	\$8.98	\$10.08	\$10.74	\$13.56	\$16.01	\$18.45	\$20.94	\$23.50	\$26.70	27	
28	\$4.71	\$5.79	\$6.70	\$7.44	\$8.23	\$9.06	\$10.15	\$10.88	\$13.71	\$16.21	\$18.70	\$21.19	\$23.79	\$27.05	28	
29	\$4.75	\$5.82	\$6.72	\$7.50	\$8.27	\$9.13	\$10.26	\$11.02	\$13.87	\$16.38	\$18.91	\$21.46	\$24.12	\$27.40	29	
30	\$4.78	\$5.85	\$6.76	\$7.53	\$8.33	\$9.22	\$10.33	\$11.15	\$14.02	\$16.59	\$19.15	\$21.74	\$24.41	\$27.75	30	
31	\$4.81	\$5.88	\$6.84	\$7.60	\$8.40	\$9.26	\$10.43	\$11.29	\$14.21	\$16.79	\$19.40	\$22.00	\$24.72	\$28.11	31	
32	\$4.83	\$5.95	\$6.87	\$7.66	\$8.47	\$9.35	\$10.49	\$11.40	\$14.38	\$17.00	\$19.60	\$22.25	\$25.02	\$28.46	32	
33	\$4.85	\$5.97	\$6.93	\$7.71	\$8.54	\$9.41	\$10.57	\$11.54	\$14.52	\$17.18	\$19.83	\$22.53	\$25.32	\$28.82	33	
34	\$4.86	\$6.00	\$6.99	\$7.77	\$8.61	\$9.50	\$10.65	\$11.66	\$14.69	\$17.37	\$20.09	\$22.82	\$25.63	\$29.19	34	
35	\$4.91	\$6.04	\$7.02	\$7.82	\$8.64	\$9.55	\$10.74	\$11.79	\$14.86	\$17.57	\$20.31	\$23.08	\$25.95	\$29.53	35	
36	\$4.97	\$6.12	\$7.10	\$7.92	\$8.77	\$9.68	\$10.89	\$11.98	\$15.09	\$17.84	\$20.62	\$23.42	\$26.32	\$29.99	36	
37	\$5.00	\$6.19	\$7.21	\$8.02	\$8.90	\$9.82	\$11.06	\$12.11	\$15.28	\$18.07	\$20.93	\$23.75	\$26.71	\$30.44	37	
38	\$5.05	\$6.25	\$7.28	\$8.12	\$9.00	\$9.95	\$11.19	\$12.29	\$15.50	\$18.33	\$21.21	\$24.10	\$27.10	\$30.87	38	
39	\$5.11	\$6.32	\$7.38	\$8.24	\$9.11	\$10.08	\$11.34	\$12.45	\$15.70	\$18.59	\$21.51	\$24.43	\$27.52	\$31.34	39	
40	\$5.15	\$6.40	\$7.46	\$8.33	\$9.24	\$10.21	\$11.51	\$12.61	\$15.93	\$18.82	\$21.81	\$24.77	\$27.86	\$31.78	40	
41	\$5.19	\$6.47	\$7.54	\$8.43	\$9.37	\$10.36	\$11.66	\$12.80	\$16.15	\$19.08	\$22.09	\$25.14	\$28.28	\$32.24	41	
42	\$5.26	\$6.55	\$7.64	\$8.56	\$9.50	\$10.50	\$11.83	\$12.96	\$16.36	\$19.34	\$22.39	\$25.46	\$28.67	\$32.68	42	
43	\$5.31	\$6.60	\$7.73	\$8.65	\$9.61	\$10.63	\$11.98	\$13.11	\$16.54	\$19.58	\$22.70	\$25.82	\$29.06	\$33.14	43	
44	\$5.35	\$6.69	\$7.84	\$8.77	\$9.69	\$10.77	\$12.11	\$13.28	\$16.76	\$19.83	\$23.00	\$26.15	\$29.45	\$33.57	44	
45	\$5.42	\$6.73	\$7.92	\$8.88	\$9.82	\$10.89	\$12.27	\$13.46	\$17.00	\$20.11	\$23.29	\$26.51	\$29.85	\$34.04	45	
46	\$5.50	\$6.87	\$8.10	\$9.06	\$10.06	\$11.16	\$12.56	\$13.70	\$17.27	\$20.45	\$23.72	\$26.96	\$30.35	\$34.64	46	
47	\$5.60	\$7.02	\$8.26	\$9.25	\$10.30	\$11.42	\$12.87	\$13.92	\$17.56	\$20.81	\$24.10	\$27.42	\$30.90	\$35.23	47	
48	\$5.70	\$7.16	\$8.42	\$9.48	\$10.52	\$11.69	\$13.17	\$14.12	\$17.86	\$21.13	\$24.50	\$27.90	\$31.43	\$35.86	48	
49	\$5.79	\$7.29	\$8.63	\$9.67	\$10.77	\$11.93	\$13.47	\$14.38	\$18.14	\$21.48	\$24.92	\$28.36	\$31.96	\$36.47	49	
50	\$5.88	\$7.44	\$8.79	\$9.88	\$11.01	\$12.20	\$13.77	\$14.59	\$18.44	\$21.83	\$25.31	\$28.82	\$32.51	\$37.09	50	
51	\$5.98	\$7.57	\$8.96	\$10.06	\$11.22	\$12.45	\$14.08	\$14.82	\$18.73	\$22.18	\$25.75	\$29.31	\$33.03	\$37.69	51	
52	\$6.06	\$7.71	\$9.13	\$10.29	\$11.45	\$12.73	\$14.38	\$15.03	\$18.98	\$22.51	\$26.13	\$29.77	\$33.56	\$38.32	52	
53	\$6.19	\$7.86	\$9.31	\$10.49	\$11.69	\$13.00	\$14.66	\$15.27	\$19.29	\$22.86	\$26.55	\$30.23	\$34.09	\$38.91	53	
54	\$6.30	\$7.98	\$9.50	\$10.67	\$11.91	\$13.25	\$14.97	\$15.50	\$19.58	\$23.21	\$26.95	\$30.71	\$34.63	\$39.54	54	
55	\$6.38	\$8.12	\$9.67	\$10.89	\$12.16	\$13.52	\$15.27	\$15.73	\$19.87	\$23.55	\$27.36	\$31.16	\$35.14	\$40.13	55	
56	\$7.00	\$8.81	\$10.43	\$11.76	\$13.13	\$14.65	\$16.57	\$16.47	\$20.85	\$24.74	\$28.80	\$32.87	\$37.12	\$42.43	56	
57	\$7.60	\$9.52	\$11.17	\$12.67	\$14.13	\$15.78	\$17.88	\$17.20	\$21.86	\$25.97	\$30.28	\$34.60	\$39.08	\$44.71	57	
58	\$8.24	\$10.20	\$11.92	\$13.52	\$15.17	\$16.91	\$19.20	\$17.94	\$22.84	\$27.17	\$31.72	\$36.31	\$41.01	\$46.97	58	
59	\$8.81	\$10.91	\$12.70	\$14.39	\$16.16	\$18.07	\$20.49	\$18.70	\$23.80	\$28.37	\$33.18	\$38.01	\$43.00	\$49.25	59	
60	\$9.45	\$11.59	\$13.45	\$15.27	\$17.17	\$19.22	\$21.81	\$19.43	\$24.83	\$29.60	\$34.64	\$39.72	\$44.95	\$51.51	60	
61	\$10.06	\$12.29	\$14.17	\$16.15	\$18.16	\$20.34	\$23.10	\$20.17	\$25.81	\$30.80	\$36.10	\$41.41	\$46.92	\$53.80	61	
62	\$10.67	\$13.00	\$14.95	\$17.03	\$19.18	\$21.48	\$24.41	\$20.93	\$26.79	\$32.02	\$37.57	\$43.12	\$48.90	\$56.06	62	
63	\$11.83	\$14.36	\$16.53	\$18.85	\$21.22	\$23.77	\$27.03	\$22.67	\$28.96	\$34.58	\$40.44	\$46.30	\$52.43	\$60.05	63	
64	\$12.94	\$15.73	\$18.13	\$20.67	\$23.28	\$26.10	\$29.64	\$24.42	\$31.14	\$37.14	\$43.32	\$49.52	\$55.95	\$64.01	64	
65	\$14.06	\$17.10	\$19.71	\$22.49	\$25.31	\$28.37	\$32.29	\$26.15	\$33.34	\$39.72	\$46.17	\$52.70	\$59.48	\$67.98	65	
66	\$15.17	\$18.47	\$21.30	\$24.29	\$27.39	\$30.69	\$34.91	\$27.91	\$35.52	\$42.27	\$49.06	\$55.90	\$63.02	\$71.95	66	
67	\$16.29	\$19.85	\$22.88	\$26.12	\$29.43	\$33.00	\$37.51	\$29.68	\$37.71	\$44.81	\$51.95	\$59.10	\$66.54	\$75.90	67	
68	\$18.51	\$22.60	\$26.10	\$29.72	\$33.42	\$37.44	\$42.52	\$32.88	\$41.90	\$49.86	\$57.47	\$65.11	\$73.09	\$83.17	68	
69	\$20.69	\$25.33	\$29.31	\$33.30	\$37.41	\$41.89	\$47.52	\$36.09	\$46.07	\$54.92	\$63.02	\$71.15	\$79.65	\$90.44	69	
70	\$22.92	\$28.09	\$32.52	\$36.89	\$41.43	\$46.29	\$52.53	\$39.29	\$50.23	\$59.95	\$68.53	\$77.18	\$86.20	\$97.71	70	
71	\$25.14	\$30.84	\$35.72	\$40.50	\$45.41	\$50.72	\$57.54	\$42.51	\$54.41	\$65.01	\$74.06	\$83.21	\$92.76	\$104.96	71	
72	\$27.36	\$33.57	\$38.91	\$44.08	\$49.42	\$55.18	\$62.53	\$45.72	\$58.57	\$70.04	\$79.63	\$89.23	\$99.32	\$112.22	72	
73	\$31.33	\$38.68	\$44.98	\$50.78	\$56.78	\$63.26	\$71.58	\$51.16	\$65.93	\$79.11	\$89.50	\$100.02	\$111.03	\$125.20	73	
74	\$35.28	\$43.75	\$51.05	\$57.47	\$64.14	\$71.33	\$80.60	\$56.63	\$73.26	\$88.14	\$99.44	\$110.81	\$122.74	\$138.17	74	
75	\$39.25	\$48.83	\$57.10	\$64.17	\$71.48	\$79.41	\$89.63	\$62.08	\$80.59	\$97.19	\$109.35	\$121.61	\$134.44	\$151.13	75	
76	\$43.22	\$53.91	\$63.17	\$70.87	\$78.83	\$87.49	\$98.68	\$67.52	\$87.92	\$106.23	\$119.26	\$132.39	\$146.17	\$164.13	76	
77	\$47.21	\$59.01	\$69.21	\$77.56	\$86.19	\$95.57	\$107.73	\$72.96	\$95.27	\$115.29	\$129.19	\$143.16	\$157.90	\$177.10	77	
78	\$50.88	\$63.70	\$74.88	\$83.86	\$93.12	\$103.18	\$116.13	\$77.54	\$101.48	\$123.02	\$137.72	\$152.53	\$168.07	\$188.17	78	
79	\$54.54	\$68.40	\$80.53	\$90.14	\$100.03	\$110.78	\$124.55	\$82.08	\$107.66	\$130.79	\$146.33	\$161.90	\$178.22	\$199.26	79	
80	\$58.20	\$73.10	\$86.19	\$96.42	\$106.97	\$118.38	\$133.01	\$86.63	\$113.89	\$138.54	\$154.90	\$171.27	\$188.40	\$210.32	80	
81	\$61.90	\$77.80	\$91.84	\$102.72	\$113.89	\$125.96	\$141.42	\$91.16	\$120.09	\$146.29	\$163.50	\$180.65	\$198.53	\$221.39	81	
82	\$65.56	\$82.49	\$97.50	\$109.00	\$120.81	\$133.58	\$149.84	\$95.71	\$126.30	\$154.06	\$172.07	\$190.01	\$208.72	\$232.46	82	
83	\$70.39	\$88.73	\$105.00	\$117.39	\$130.11	\$143.80	\$161.16	\$101.98	\$134.85	\$164.70	\$183.88	\$202.96	\$222			

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase														Issue Age
	Comprehensive - 20 Day EP - 80% Home Care														
	Future Purchase Option							Auto 5% Compound Inflation							
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$5.44	\$6.56	\$7.51	\$8.28	\$9.11	\$10.03	\$11.22	\$11.63	\$14.50	\$17.00	\$19.48	\$22.03	\$24.68	\$27.99	25
26	\$5.46	\$6.58	\$7.54	\$8.35	\$9.18	\$10.12	\$11.32	\$11.76	\$14.66	\$17.19	\$19.73	\$22.33	\$25.02	\$28.37	26
27	\$5.48	\$6.65	\$7.60	\$8.41	\$9.25	\$10.19	\$11.41	\$11.92	\$14.84	\$17.41	\$20.00	\$22.62	\$25.33	\$28.75	27
28	\$5.50	\$6.69	\$7.66	\$8.47	\$9.32	\$10.29	\$11.52	\$12.06	\$15.03	\$17.63	\$20.24	\$22.88	\$25.68	\$29.12	28
29	\$5.54	\$6.72	\$7.71	\$8.55	\$9.40	\$10.36	\$11.59	\$12.20	\$15.21	\$17.86	\$20.49	\$23.20	\$26.00	\$29.52	29
30	\$5.58	\$6.75	\$7.77	\$8.62	\$9.48	\$10.44	\$11.69	\$12.35	\$15.41	\$18.04	\$20.78	\$23.47	\$26.32	\$29.91	30
31	\$5.60	\$6.83	\$7.82	\$8.65	\$9.53	\$10.51	\$11.79	\$12.49	\$15.60	\$18.26	\$20.99	\$23.76	\$26.66	\$30.29	31
32	\$5.63	\$6.85	\$7.88	\$8.74	\$9.61	\$10.62	\$11.89	\$12.67	\$15.77	\$18.47	\$21.26	\$24.06	\$26.99	\$30.66	32
33	\$5.67	\$6.88	\$7.95	\$8.78	\$9.67	\$10.66	\$11.98	\$12.80	\$15.95	\$18.70	\$21.49	\$24.36	\$27.33	\$31.03	33
34	\$5.70	\$6.94	\$7.98	\$8.85	\$9.76	\$10.77	\$12.06	\$12.94	\$16.13	\$18.91	\$21.75	\$24.62	\$27.67	\$31.43	34
35	\$5.72	\$6.99	\$8.04	\$8.92	\$9.82	\$10.81	\$12.16	\$13.09	\$16.30	\$19.13	\$22.02	\$24.92	\$27.98	\$31.81	35
36	\$5.79	\$7.07	\$8.13	\$9.02	\$9.95	\$11.00	\$12.33	\$13.25	\$16.53	\$19.41	\$22.33	\$25.30	\$28.41	\$32.31	36
37	\$5.83	\$7.15	\$8.25	\$9.13	\$10.08	\$11.15	\$12.49	\$13.45	\$16.76	\$19.67	\$22.65	\$25.67	\$28.82	\$32.80	37
38	\$5.88	\$7.23	\$8.35	\$9.25	\$10.21	\$11.30	\$12.70	\$13.63	\$17.02	\$19.96	\$22.98	\$26.03	\$29.24	\$33.27	38
39	\$5.96	\$7.29	\$8.43	\$9.39	\$10.36	\$11.45	\$12.86	\$13.82	\$17.22	\$20.23	\$23.30	\$26.40	\$29.64	\$33.77	39
40	\$6.00	\$7.38	\$8.56	\$9.51	\$10.50	\$11.59	\$13.03	\$13.98	\$17.49	\$20.49	\$23.61	\$26.79	\$30.08	\$34.23	40
41	\$6.06	\$7.46	\$8.65	\$9.63	\$10.64	\$11.74	\$13.19	\$14.17	\$17.71	\$20.79	\$23.92	\$27.15	\$30.50	\$34.74	41
42	\$6.13	\$7.54	\$8.77	\$9.75	\$10.78	\$11.90	\$13.38	\$14.38	\$17.93	\$21.06	\$24.27	\$27.53	\$30.92	\$35.21	42
43	\$6.19	\$7.62	\$8.88	\$9.87	\$10.89	\$12.05	\$13.56	\$14.57	\$18.17	\$21.32	\$24.57	\$27.86	\$31.34	\$35.68	43
44	\$6.25	\$7.71	\$8.96	\$9.98	\$11.04	\$12.20	\$13.72	\$14.73	\$18.41	\$21.61	\$24.91	\$28.26	\$31.77	\$36.18	44
45	\$6.31	\$7.80	\$9.07	\$10.08	\$11.17	\$12.35	\$13.89	\$14.91	\$18.63	\$21.88	\$25.24	\$28.61	\$32.18	\$36.64	45
46	\$6.42	\$7.96	\$9.25	\$10.33	\$11.42	\$12.67	\$14.24	\$15.19	\$18.95	\$22.24	\$25.67	\$29.12	\$32.74	\$37.34	46
47	\$6.53	\$8.12	\$9.48	\$10.54	\$11.70	\$12.95	\$14.58	\$15.42	\$19.28	\$22.62	\$26.12	\$29.62	\$33.34	\$37.99	47
48	\$6.65	\$8.27	\$9.67	\$10.79	\$11.98	\$13.25	\$14.91	\$15.66	\$19.58	\$23.00	\$26.56	\$30.14	\$33.92	\$38.65	48
49	\$6.73	\$8.42	\$9.87	\$11.02	\$12.21	\$13.56	\$15.26	\$15.95	\$19.89	\$23.37	\$26.99	\$30.65	\$34.46	\$39.28	49
50	\$6.86	\$8.61	\$10.06	\$11.26	\$12.48	\$13.83	\$15.61	\$16.17	\$20.23	\$23.75	\$27.42	\$31.14	\$35.06	\$39.95	50
51	\$7.00	\$8.77	\$10.29	\$11.47	\$12.75	\$14.12	\$15.95	\$16.44	\$20.53	\$24.12	\$27.85	\$31.64	\$35.63	\$40.63	51
52	\$7.09	\$8.92	\$10.47	\$11.70	\$13.01	\$14.44	\$16.29	\$16.72	\$20.85	\$24.49	\$28.33	\$32.17	\$36.19	\$41.28	52
53	\$7.22	\$9.07	\$10.66	\$11.93	\$13.26	\$14.73	\$16.61	\$16.92	\$21.16	\$24.88	\$28.74	\$32.67	\$36.77	\$41.93	53
54	\$7.32	\$9.23	\$10.88	\$12.18	\$13.55	\$15.01	\$16.95	\$17.19	\$21.49	\$25.25	\$29.20	\$33.17	\$37.35	\$42.59	54
55	\$7.44	\$9.39	\$11.07	\$12.41	\$13.80	\$15.33	\$17.30	\$17.44	\$21.81	\$25.63	\$29.61	\$33.67	\$37.90	\$43.23	55
56	\$8.14	\$10.19	\$11.93	\$13.42	\$14.95	\$16.61	\$18.77	\$18.26	\$22.88	\$26.94	\$31.18	\$35.52	\$40.03	\$45.70	56
57	\$8.88	\$11.01	\$12.81	\$14.41	\$16.08	\$17.89	\$20.27	\$19.08	\$23.96	\$28.26	\$32.80	\$37.36	\$42.15	\$48.16	57
58	\$9.60	\$11.79	\$13.67	\$15.41	\$17.20	\$19.20	\$21.72	\$19.93	\$25.06	\$29.57	\$34.38	\$39.22	\$44.26	\$50.59	58
59	\$10.32	\$12.60	\$14.52	\$16.39	\$18.34	\$20.48	\$23.21	\$20.70	\$26.14	\$30.90	\$35.95	\$41.06	\$46.39	\$53.06	59
60	\$11.02	\$13.39	\$15.38	\$17.39	\$19.51	\$21.78	\$24.68	\$21.56	\$27.22	\$32.23	\$37.53	\$42.89	\$48.51	\$55.51	60
61	\$11.73	\$14.21	\$16.24	\$18.41	\$20.63	\$23.05	\$26.15	\$22.38	\$28.33	\$33.52	\$39.10	\$44.73	\$50.61	\$57.97	61
62	\$12.45	\$14.99	\$17.14	\$19.41	\$21.78	\$24.36	\$27.66	\$23.20	\$29.39	\$34.85	\$40.67	\$46.59	\$52.72	\$60.39	62
63	\$13.77	\$16.59	\$18.92	\$21.48	\$24.10	\$26.96	\$30.62	\$25.14	\$31.78	\$37.64	\$43.81	\$50.04	\$56.55	\$64.68	63
64	\$15.09	\$18.17	\$20.78	\$23.55	\$26.44	\$29.58	\$33.57	\$27.07	\$34.19	\$40.42	\$46.92	\$53.50	\$60.36	\$68.97	64
65	\$16.38	\$19.74	\$22.58	\$25.62	\$28.75	\$32.18	\$36.56	\$29.04	\$36.59	\$43.20	\$50.04	\$56.93	\$64.16	\$73.23	65
66	\$17.70	\$21.36	\$24.41	\$27.69	\$31.11	\$34.79	\$39.53	\$30.97	\$38.96	\$45.99	\$53.14	\$60.38	\$67.96	\$77.48	66
67	\$18.98	\$22.94	\$26.22	\$29.76	\$33.42	\$37.41	\$42.49	\$32.89	\$41.37	\$48.77	\$56.28	\$63.86	\$71.78	\$81.79	67
68	\$21.58	\$26.12	\$29.90	\$33.85	\$37.98	\$42.44	\$48.16	\$36.47	\$45.97	\$54.26	\$62.28	\$70.36	\$78.85	\$89.60	68
69	\$24.14	\$29.26	\$33.56	\$37.97	\$42.51	\$47.49	\$53.82	\$40.03	\$50.54	\$59.76	\$68.25	\$76.87	\$85.91	\$97.43	69
70	\$26.72	\$32.47	\$37.23	\$42.05	\$47.05	\$52.52	\$59.48	\$43.60	\$55.10	\$65.23	\$74.23	\$83.39	\$92.97	\$105.26	70
71	\$29.31	\$35.63	\$40.92	\$46.14	\$51.59	\$57.54	\$65.14	\$47.14	\$59.70	\$70.74	\$80.25	\$89.89	\$100.05	\$113.07	71
72	\$31.88	\$38.79	\$44.58	\$50.23	\$56.13	\$62.59	\$70.83	\$50.70	\$64.29	\$76.23	\$86.24	\$96.41	\$107.14	\$120.91	72
73	\$36.50	\$44.68	\$51.51	\$57.85	\$64.47	\$71.74	\$81.05	\$56.77	\$72.30	\$86.07	\$96.98	\$108.06	\$119.77	\$134.87	73
74	\$41.17	\$50.55	\$58.46	\$65.52	\$72.84	\$80.90	\$91.26	\$62.79	\$80.38	\$95.92	\$107.73	\$119.70	\$132.40	\$148.87	74
75	\$45.79	\$56.42	\$65.40	\$73.11	\$81.20	\$90.06	\$101.51	\$68.86	\$88.43	\$105.77	\$118.44	\$131.37	\$145.04	\$162.83	75
76	\$50.42	\$62.29	\$72.34	\$80.74	\$89.54	\$99.22	\$111.72	\$74.89	\$96.47	\$115.61	\$129.20	\$143.00	\$157.68	\$176.84	76
77	\$55.07	\$68.18	\$79.29	\$88.38	\$97.89	\$108.38	\$121.98	\$80.93	\$104.52	\$125.45	\$139.91	\$154.68	\$170.35	\$190.82	77
78	\$59.34	\$73.60	\$85.77	\$95.56	\$105.77	\$117.01	\$131.52	\$85.99	\$111.34	\$133.91	\$149.22	\$164.80	\$181.29	\$202.71	78
79	\$63.63	\$79.02	\$92.25	\$102.71	\$113.63	\$125.63	\$141.06	\$91.02	\$118.12	\$142.33	\$158.49	\$174.90	\$192.25	\$214.65	79
80	\$67.90	\$84.46	\$98.71	\$109.86	\$121.50	\$134.22	\$150.59	\$96.05	\$124.95	\$150.80	\$167.78	\$185.04	\$203.21	\$226.59	80
81	\$72.17	\$89.86	\$105.17	\$117.02	\$129.37	\$142.85	\$160.15	\$101.10	\$131.76	\$159.22	\$177.09	\$195.15	\$214.19	\$238.51	81
82	\$76.46	\$95.30	\$111.66	\$124.22	\$137.23	\$151.47	\$169.69	\$106.17	\$138.58	\$167.64	\$186.37	\$205.29	\$225.14	\$250.45	82
83	\$82.08	\$102.50	\$120.29	\$133.77	\$147.78	\$163.07	\$182.52	\$113.09	\$147.92	\$179.28	\$199.17	\$219.29	\$240.37	\$267.09	83
84	\$87.71	\$109.67	\$128.90	\$143.35	\$158.33	\$174.62	\$195.32	\$120.06	\$157.28	\$190.84	\$212.00	\$233.29	\$255.56	\$283.74	84

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age
	Comprehensive - 20 Day EP - 100% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$5.83	\$7.13	\$8.14	\$9.00	\$9.88	\$10.88	\$12.18	\$12.16	\$15.09	\$17.63	\$20.18	\$22.78	\$25.52	\$28.94	25	
26	\$5.87	\$7.19	\$8.23	\$9.06	\$9.96	\$10.95	\$12.25	\$12.31	\$15.27	\$17.86	\$20.45	\$23.09	\$25.86	\$29.32	26	
27	\$5.89	\$7.23	\$8.27	\$9.11	\$10.03	\$11.06	\$12.35	\$12.45	\$15.47	\$18.07	\$20.69	\$23.39	\$26.21	\$29.73	27	
28	\$5.95	\$7.25	\$8.33	\$9.18	\$10.11	\$11.15	\$12.45	\$12.61	\$15.64	\$18.30	\$20.97	\$23.67	\$26.55	\$30.13	28	
29	\$5.97	\$7.32	\$8.39	\$9.25	\$10.19	\$11.22	\$12.56	\$12.75	\$15.83	\$18.53	\$21.22	\$23.99	\$26.88	\$30.51	29	
30	\$6.00	\$7.37	\$8.43	\$9.32	\$10.28	\$11.31	\$12.68	\$12.92	\$16.02	\$18.73	\$21.49	\$24.28	\$27.22	\$30.91	30	
31	\$6.04	\$7.40	\$8.49	\$9.40	\$10.34	\$11.40	\$12.75	\$13.08	\$16.22	\$18.95	\$21.75	\$24.59	\$27.56	\$31.31	31	
32	\$6.05	\$7.45	\$8.56	\$9.48	\$10.43	\$11.47	\$12.86	\$13.23	\$16.39	\$19.18	\$22.02	\$24.89	\$27.91	\$31.71	32	
33	\$6.09	\$7.51	\$8.63	\$9.53	\$10.50	\$11.56	\$12.96	\$13.35	\$16.59	\$19.41	\$22.25	\$25.17	\$28.24	\$32.10	33	
34	\$6.13	\$7.54	\$8.66	\$9.61	\$10.57	\$11.66	\$13.08	\$13.52	\$16.79	\$19.60	\$22.53	\$25.48	\$28.59	\$32.51	34	
35	\$6.17	\$7.59	\$8.76	\$9.67	\$10.65	\$11.73	\$13.17	\$13.67	\$16.99	\$19.83	\$22.78	\$25.80	\$28.94	\$32.87	35	
36	\$6.24	\$7.67	\$8.85	\$9.80	\$10.79	\$11.90	\$13.35	\$13.86	\$17.20	\$20.15	\$23.12	\$26.15	\$29.37	\$33.39	36	
37	\$6.30	\$7.79	\$8.96	\$9.93	\$10.94	\$12.06	\$13.56	\$14.07	\$17.44	\$20.42	\$23.46	\$26.56	\$29.78	\$33.91	37	
38	\$6.37	\$7.87	\$9.07	\$10.04	\$11.08	\$12.23	\$13.74	\$14.26	\$17.70	\$20.69	\$23.77	\$26.94	\$30.23	\$34.39	38	
39	\$6.42	\$7.96	\$9.18	\$10.18	\$11.23	\$12.40	\$13.93	\$14.44	\$17.93	\$20.98	\$24.13	\$27.33	\$30.66	\$34.90	39	
40	\$6.47	\$8.04	\$9.28	\$10.32	\$11.38	\$12.56	\$14.09	\$14.64	\$18.17	\$21.27	\$24.44	\$27.69	\$31.11	\$35.40	40	
41	\$6.55	\$8.12	\$9.41	\$10.44	\$11.52	\$12.72	\$14.28	\$14.82	\$18.43	\$21.56	\$24.81	\$28.09	\$31.54	\$35.88	41	
42	\$6.60	\$8.23	\$9.52	\$10.57	\$11.68	\$12.88	\$14.49	\$15.01	\$18.64	\$21.84	\$25.14	\$28.46	\$31.98	\$36.38	42	
43	\$6.68	\$8.29	\$9.65	\$10.67	\$11.83	\$13.04	\$14.66	\$15.21	\$18.90	\$22.11	\$25.45	\$28.83	\$32.40	\$36.87	43	
44	\$6.72	\$8.40	\$9.75	\$10.81	\$11.98	\$13.23	\$14.84	\$15.41	\$19.14	\$22.40	\$25.81	\$29.23	\$32.83	\$37.39	44	
45	\$6.82	\$8.48	\$9.87	\$10.94	\$12.09	\$13.39	\$15.03	\$15.61	\$19.40	\$22.70	\$26.13	\$29.61	\$33.28	\$37.89	45	
46	\$6.93	\$8.65	\$10.06	\$11.21	\$12.40	\$13.71	\$15.42	\$15.87	\$19.72	\$23.08	\$26.59	\$30.14	\$33.88	\$38.57	46	
47	\$7.04	\$8.81	\$10.30	\$11.46	\$12.70	\$14.02	\$15.78	\$16.13	\$20.07	\$23.47	\$27.03	\$30.65	\$34.44	\$39.25	47	
48	\$7.16	\$9.00	\$10.51	\$11.70	\$12.96	\$14.36	\$16.15	\$16.38	\$20.37	\$23.87	\$27.52	\$31.17	\$35.06	\$39.92	48	
49	\$7.28	\$9.17	\$10.72	\$11.98	\$13.25	\$14.66	\$16.52	\$16.67	\$20.69	\$24.26	\$27.94	\$31.71	\$35.65	\$40.63	49	
50	\$7.39	\$9.35	\$10.94	\$12.20	\$13.55	\$14.98	\$16.89	\$16.91	\$21.01	\$24.64	\$28.41	\$32.24	\$36.25	\$41.29	50	
51	\$7.52	\$9.52	\$11.17	\$12.45	\$13.82	\$15.33	\$17.24	\$17.18	\$21.37	\$25.02	\$28.88	\$32.74	\$36.82	\$41.97	51	
52	\$7.64	\$9.68	\$11.38	\$12.71	\$14.09	\$15.63	\$17.63	\$17.44	\$21.71	\$25.43	\$29.31	\$33.27	\$37.44	\$42.65	52	
53	\$7.77	\$9.88	\$11.59	\$12.96	\$14.39	\$15.96	\$18.00	\$17.71	\$22.03	\$25.81	\$29.77	\$33.80	\$38.02	\$43.33	53	
54	\$7.88	\$10.04	\$11.84	\$13.23	\$14.66	\$16.29	\$18.37	\$17.96	\$22.36	\$26.18	\$30.22	\$34.30	\$38.62	\$44.00	54	
55	\$8.01	\$10.21	\$12.04	\$13.46	\$14.96	\$16.59	\$18.73	\$18.22	\$22.69	\$26.59	\$30.69	\$34.83	\$39.22	\$44.71	55	
56	\$8.78	\$11.08	\$12.97	\$14.56	\$16.21	\$18.01	\$20.32	\$19.08	\$23.80	\$27.94	\$32.32	\$36.75	\$41.40	\$47.22	56	
57	\$9.55	\$11.98	\$13.92	\$15.63	\$17.41	\$19.41	\$21.93	\$19.96	\$24.93	\$29.32	\$33.95	\$38.66	\$43.59	\$49.75	57	
58	\$10.33	\$12.85	\$14.84	\$16.73	\$18.64	\$20.81	\$23.52	\$20.82	\$26.08	\$30.69	\$35.60	\$40.56	\$45.78	\$52.30	58	
59	\$11.12	\$13.71	\$15.78	\$17.79	\$19.89	\$22.19	\$25.14	\$21.68	\$27.19	\$32.05	\$37.22	\$42.48	\$47.98	\$54.84	59	
60	\$11.89	\$14.58	\$16.74	\$18.89	\$21.13	\$23.59	\$26.72	\$22.53	\$28.34	\$33.42	\$38.86	\$44.39	\$50.16	\$57.36	60	
61	\$12.67	\$15.47	\$17.69	\$19.97	\$22.36	\$25.00	\$28.34	\$23.37	\$29.45	\$34.79	\$40.50	\$46.28	\$52.33	\$59.90	61	
62	\$13.43	\$16.33	\$18.60	\$21.06	\$23.60	\$26.38	\$29.93	\$24.24	\$30.60	\$36.16	\$42.15	\$48.18	\$54.53	\$62.43	62	
63	\$14.83	\$18.04	\$20.59	\$23.30	\$26.13	\$29.22	\$33.15	\$26.27	\$33.06	\$39.05	\$45.38	\$51.76	\$58.46	\$66.83	63	
64	\$16.24	\$19.77	\$22.56	\$25.53	\$28.66	\$32.03	\$36.35	\$28.29	\$35.56	\$41.95	\$48.61	\$55.35	\$62.42	\$71.28	64	
65	\$17.66	\$21.51	\$24.55	\$27.81	\$31.16	\$34.89	\$39.59	\$30.34	\$38.04	\$44.84	\$51.82	\$58.90	\$66.35	\$75.68	65	
66	\$19.06	\$23.24	\$26.53	\$30.06	\$33.69	\$37.69	\$42.81	\$32.38	\$40.55	\$47.72	\$55.06	\$62.47	\$70.27	\$80.09	66	
67	\$20.46	\$24.98	\$28.50	\$32.29	\$36.24	\$40.54	\$46.00	\$34.40	\$43.04	\$50.61	\$58.29	\$66.05	\$74.21	\$84.51	67	
68	\$23.25	\$28.42	\$32.51	\$36.72	\$41.15	\$45.99	\$52.13	\$38.13	\$47.81	\$56.30	\$64.47	\$72.79	\$81.52	\$92.61	68	
69	\$26.02	\$31.86	\$36.48	\$41.18	\$46.09	\$51.43	\$58.29	\$41.82	\$52.58	\$62.00	\$70.70	\$79.52	\$88.83	\$100.68	69	
70	\$28.80	\$35.31	\$40.49	\$45.62	\$50.99	\$56.89	\$64.41	\$45.56	\$57.34	\$67.69	\$76.90	\$86.25	\$96.16	\$108.76	70	
71	\$31.61	\$38.76	\$44.46	\$50.07	\$55.91	\$62.31	\$70.55	\$49.29	\$62.10	\$73.40	\$83.11	\$92.98	\$103.45	\$116.86	71	
72	\$34.38	\$42.21	\$48.48	\$54.53	\$60.84	\$67.76	\$76.67	\$53.00	\$66.89	\$79.11	\$89.32	\$99.75	\$110.76	\$124.95	72	
73	\$39.37	\$48.61	\$56.00	\$62.79	\$69.89	\$77.72	\$87.76	\$59.32	\$75.24	\$89.32	\$100.46	\$111.81	\$123.85	\$139.39	73	
74	\$44.38	\$55.02	\$63.55	\$71.06	\$78.95	\$87.62	\$98.84	\$65.65	\$83.62	\$99.51	\$111.55	\$123.85	\$136.89	\$153.84	74	
75	\$49.37	\$61.39	\$71.08	\$79.36	\$88.01	\$97.56	\$109.92	\$71.96	\$91.99	\$109.76	\$122.67	\$135.91	\$149.99	\$168.29	75	
76	\$54.35	\$67.78	\$78.66	\$87.63	\$97.05	\$107.48	\$120.98	\$78.28	\$100.36	\$119.97	\$133.78	\$147.98	\$163.03	\$182.73	76	
77	\$59.34	\$74.18	\$86.19	\$95.90	\$106.12	\$117.39	\$132.05	\$84.61	\$108.74	\$130.16	\$144.90	\$160.02	\$176.12	\$197.19	77	
78	\$63.96	\$80.09	\$93.24	\$103.68	\$114.63	\$126.73	\$142.41	\$89.86	\$115.83	\$138.92	\$154.54	\$170.51	\$187.44	\$209.51	78	
79	\$68.54	\$86.00	\$100.26	\$111.44	\$123.17	\$136.08	\$152.74	\$95.14	\$122.90	\$147.69	\$164.15	\$180.97	\$198.79	\$221.84	79	
80	\$73.18	\$91.88	\$107.32	\$119.23	\$131.68	\$145.39	\$163.07	\$100.40	\$129.99	\$156.45	\$173.79	\$191.44	\$210.13	\$234.17	80	
81	\$77.79	\$97.80	\$114.34	\$127.01	\$140.21	\$154.74	\$173.41	\$105.67	\$137.10	\$165.21	\$183.40	\$201.89	\$221.45	\$246.51	81	
82	\$82.41	\$103.73	\$121.37	\$134.77	\$148.74	\$164.07	\$183.72	\$110.96	\$144.17	\$173.97	\$193.05	\$212.35	\$232.78	\$258.82	82	
83	\$88.45	\$111.53	\$130.75	\$145.19	\$160.18	\$176.62	\$197.61	\$118.21	\$153.90	\$186.00	\$206.31	\$226.85	\$248.53	\$276.04	83	
84	\$94.50	\$119.37	\$140.11	\$155.55	\$171.62	\$1										

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age
	Facility - 20 Day EP															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$3.57	\$4.55	\$5.35	\$5.98	\$6.65	\$7.36	\$8.25	\$8.42	\$11.04	\$13.26	\$15.47	\$17.62	\$19.81	\$22.54	25	
26	\$3.58	\$4.57	\$5.38	\$6.04	\$6.70	\$7.39	\$8.29	\$8.55	\$11.17	\$13.45	\$15.65	\$17.84	\$20.08	\$22.86	26	
27	\$3.60	\$4.60	\$5.44	\$6.09	\$6.73	\$7.45	\$8.39	\$8.64	\$11.31	\$13.61	\$15.84	\$18.07	\$20.32	\$23.17	27	
28	\$3.63	\$4.64	\$5.46	\$6.13	\$6.82	\$7.52	\$8.43	\$8.76	\$11.45	\$13.79	\$16.06	\$18.30	\$20.60	\$23.47	28	
29	\$3.64	\$4.66	\$5.49	\$6.19	\$6.85	\$7.57	\$8.54	\$8.85	\$11.58	\$13.94	\$16.27	\$18.55	\$20.85	\$23.76	29	
30	\$3.65	\$4.69	\$5.54	\$6.23	\$6.88	\$7.64	\$8.61	\$8.94	\$11.71	\$14.10	\$16.46	\$18.76	\$21.12	\$24.09	30	
31	\$3.69	\$4.71	\$5.58	\$6.26	\$6.95	\$7.69	\$8.65	\$9.06	\$11.86	\$14.28	\$16.67	\$18.98	\$21.38	\$24.40	31	
32	\$3.72	\$4.75	\$5.61	\$6.32	\$7.01	\$7.76	\$8.74	\$9.16	\$12.01	\$14.45	\$16.87	\$19.23	\$21.65	\$24.70	32	
33	\$3.73	\$4.78	\$5.64	\$6.37	\$7.07	\$7.82	\$8.79	\$9.25	\$12.15	\$14.61	\$17.05	\$19.45	\$21.93	\$25.01	33	
34	\$3.77	\$4.81	\$5.68	\$6.40	\$7.10	\$7.87	\$8.88	\$9.39	\$12.27	\$14.79	\$17.25	\$19.68	\$22.19	\$25.31	34	
35	\$3.78	\$4.84	\$5.73	\$6.43	\$7.16	\$7.95	\$8.93	\$9.50	\$12.41	\$14.96	\$17.44	\$19.93	\$22.45	\$25.63	35	
36	\$3.80	\$4.87	\$5.81	\$6.53	\$7.25	\$8.04	\$9.06	\$9.61	\$12.57	\$15.17	\$17.71	\$20.23	\$22.78	\$26.00	36	
37	\$3.85	\$4.94	\$5.87	\$6.60	\$7.37	\$8.14	\$9.18	\$9.75	\$12.78	\$15.38	\$17.96	\$20.50	\$23.10	\$26.40	37	
38	\$3.89	\$5.00	\$5.95	\$6.70	\$7.45	\$8.26	\$9.31	\$9.88	\$12.95	\$15.61	\$18.22	\$20.82	\$23.46	\$26.80	38	
39	\$3.93	\$5.05	\$6.02	\$6.76	\$7.54	\$8.39	\$9.45	\$10.02	\$13.11	\$15.80	\$18.47	\$21.11	\$23.79	\$27.19	39	
40	\$3.95	\$5.12	\$6.09	\$6.86	\$7.66	\$8.48	\$9.58	\$10.15	\$13.28	\$16.02	\$18.73	\$21.38	\$24.13	\$27.56	40	
41	\$4.01	\$5.16	\$6.17	\$6.95	\$7.76	\$8.61	\$9.68	\$10.29	\$13.47	\$16.24	\$18.97	\$21.71	\$24.47	\$27.97	41	
42	\$4.03	\$5.21	\$6.25	\$7.04	\$7.86	\$8.72	\$9.82	\$10.43	\$13.64	\$16.46	\$19.26	\$22.00	\$24.81	\$28.36	42	
43	\$4.08	\$5.30	\$6.32	\$7.13	\$7.96	\$8.80	\$9.95	\$10.54	\$13.82	\$16.67	\$19.51	\$22.31	\$25.15	\$28.74	43	
44	\$4.10	\$5.34	\$6.39	\$7.22	\$8.07	\$8.93	\$10.08	\$10.67	\$14.00	\$16.89	\$19.74	\$22.58	\$25.48	\$29.12	44	
45	\$4.16	\$5.42	\$6.46	\$7.29	\$8.13	\$9.05	\$10.20	\$10.81	\$14.17	\$17.07	\$20.02	\$22.87	\$25.82	\$29.53	45	
46	\$4.22	\$5.50	\$6.60	\$7.46	\$8.33	\$9.25	\$10.47	\$11.01	\$14.43	\$17.37	\$20.35	\$23.29	\$26.28	\$30.06	46	
47	\$4.31	\$5.61	\$6.73	\$7.64	\$8.55	\$9.50	\$10.70	\$11.19	\$14.66	\$17.69	\$20.69	\$23.67	\$26.73	\$30.60	47	
48	\$4.36	\$5.73	\$6.87	\$7.80	\$8.74	\$9.68	\$10.95	\$11.36	\$14.90	\$17.96	\$21.06	\$24.10	\$27.19	\$31.12	48	
49	\$4.44	\$5.83	\$7.04	\$7.97	\$8.92	\$9.91	\$11.21	\$11.55	\$15.14	\$18.28	\$21.39	\$24.49	\$27.67	\$31.64	49	
50	\$4.53	\$5.96	\$7.19	\$8.13	\$9.10	\$10.12	\$11.46	\$11.73	\$15.38	\$18.58	\$21.75	\$24.91	\$28.12	\$32.18	50	
51	\$4.60	\$6.05	\$7.32	\$8.29	\$9.28	\$10.34	\$11.70	\$11.91	\$15.63	\$18.88	\$22.09	\$25.30	\$28.59	\$32.69	51	
52	\$4.67	\$6.17	\$7.45	\$8.47	\$9.50	\$10.57	\$11.98	\$12.09	\$15.87	\$19.15	\$22.45	\$25.70	\$29.05	\$33.24	52	
53	\$4.75	\$6.30	\$7.60	\$8.64	\$9.67	\$10.78	\$12.20	\$12.27	\$16.12	\$19.44	\$22.82	\$26.12	\$29.49	\$33.78	53	
54	\$4.83	\$6.39	\$7.76	\$8.80	\$9.88	\$11.01	\$12.45	\$12.45	\$16.36	\$19.73	\$23.15	\$26.53	\$29.97	\$34.29	54	
55	\$4.87	\$6.52	\$7.88	\$8.98	\$10.06	\$11.22	\$12.71	\$12.67	\$16.59	\$20.03	\$23.50	\$26.92	\$30.40	\$34.83	55	
56	\$5.36	\$7.07	\$8.49	\$9.69	\$10.89	\$12.16	\$13.79	\$13.24	\$17.41	\$21.07	\$24.74	\$28.41	\$32.13	\$36.79	56	
57	\$5.83	\$7.60	\$9.11	\$10.44	\$11.71	\$13.10	\$14.86	\$13.83	\$18.25	\$22.08	\$26.00	\$29.87	\$33.82	\$38.77	57	
58	\$6.32	\$8.14	\$9.75	\$11.16	\$12.55	\$14.06	\$15.96	\$14.43	\$19.06	\$23.10	\$27.26	\$31.34	\$35.50	\$40.77	58	
59	\$6.76	\$8.74	\$10.34	\$11.89	\$13.39	\$14.98	\$17.05	\$15.01	\$19.89	\$24.14	\$28.51	\$32.81	\$37.21	\$42.73	59	
60	\$7.25	\$9.26	\$10.95	\$12.60	\$14.23	\$15.95	\$18.14	\$15.62	\$20.70	\$25.17	\$29.76	\$34.27	\$38.91	\$44.71	60	
61	\$7.73	\$9.82	\$11.58	\$13.31	\$15.03	\$16.89	\$19.23	\$16.22	\$21.56	\$26.21	\$31.01	\$35.78	\$40.62	\$46.66	61	
62	\$8.23	\$10.39	\$12.20	\$14.06	\$15.90	\$17.84	\$20.31	\$16.82	\$22.36	\$27.24	\$32.28	\$37.22	\$42.30	\$48.66	62	
63	\$9.07	\$11.47	\$13.49	\$15.53	\$17.57	\$19.73	\$22.50	\$18.19	\$24.19	\$29.40	\$34.76	\$39.99	\$45.38	\$52.10	63	
64	\$9.93	\$12.57	\$14.79	\$17.04	\$19.28	\$21.65	\$24.65	\$19.60	\$26.00	\$31.61	\$37.21	\$42.74	\$48.40	\$55.53	64	
65	\$10.79	\$13.70	\$16.10	\$18.55	\$20.98	\$23.58	\$26.85	\$21.01	\$27.83	\$33.79	\$39.69	\$45.50	\$51.46	\$58.98	65	
66	\$11.66	\$14.79	\$17.37	\$20.03	\$22.69	\$25.46	\$29.05	\$22.45	\$29.64	\$35.95	\$42.15	\$48.28	\$54.53	\$62.43	66	
67	\$12.52	\$15.90	\$18.70	\$21.52	\$24.37	\$27.39	\$31.21	\$23.87	\$31.48	\$38.14	\$44.61	\$51.04	\$57.59	\$65.86	67	
68	\$14.21	\$18.07	\$21.30	\$24.49	\$27.69	\$31.07	\$35.37	\$26.44	\$34.97	\$42.43	\$49.38	\$56.21	\$63.27	\$72.15	68	
69	\$15.91	\$20.29	\$23.91	\$27.47	\$30.99	\$34.76	\$39.54	\$29.04	\$38.45	\$46.70	\$54.14	\$61.46	\$68.94	\$78.47	69	
70	\$17.62	\$22.48	\$26.55	\$30.44	\$34.30	\$38.42	\$43.70	\$31.61	\$41.95	\$51.00	\$58.87	\$66.63	\$74.61	\$84.76	70	
71	\$19.29	\$24.65	\$29.15	\$33.39	\$37.62	\$42.11	\$47.86	\$34.19	\$45.43	\$55.29	\$63.64	\$71.84	\$80.26	\$91.05	71	
72	\$20.99	\$26.86	\$31.76	\$36.34	\$40.94	\$45.79	\$52.02	\$36.76	\$48.91	\$59.59	\$68.38	\$77.05	\$85.94	\$97.36	72	
73	\$24.05	\$30.92	\$36.71	\$41.89	\$47.04	\$52.50	\$59.54	\$41.14	\$55.05	\$67.29	\$76.91	\$86.36	\$96.07	\$108.62	73	
74	\$27.10	\$34.98	\$41.64	\$47.37	\$53.13	\$59.20	\$67.07	\$45.53	\$61.16	\$74.97	\$85.42	\$95.70	\$106.22	\$119.90	74	
75	\$30.15	\$39.08	\$46.60	\$52.89	\$59.23	\$65.89	\$74.58	\$49.90	\$67.29	\$82.67	\$93.95	\$104.98	\$116.37	\$131.13	75	
76	\$33.20	\$43.15	\$51.56	\$58.44	\$65.32	\$72.59	\$82.09	\$54.27	\$73.41	\$90.38	\$102.44	\$114.32	\$126.52	\$142.39	76	
77	\$36.28	\$47.19	\$56.50	\$63.96	\$71.40	\$79.33	\$89.60	\$58.67	\$79.52	\$98.09	\$110.97	\$123.61	\$136.64	\$153.65	77	
78	\$39.08	\$50.97	\$61.11	\$69.14	\$77.13	\$85.62	\$96.61	\$62.31	\$84.72	\$104.67	\$118.34	\$131.69	\$145.45	\$163.28	78	
79	\$41.90	\$54.71	\$65.72	\$74.31	\$82.87	\$91.94	\$103.60	\$65.97	\$89.91	\$111.28	\$125.74	\$139.79	\$154.23	\$172.89	79	
80	\$44.72	\$58.48	\$70.35	\$79.50	\$88.60	\$98.24	\$110.62	\$69.64	\$95.08	\$117.87	\$133.08	\$147.88	\$163.02	\$182.49	80	
81	\$47.51	\$62.24	\$74.95	\$84.66	\$94.33	\$104.56	\$117.66	\$73.27	\$100.26	\$124.45	\$140.45	\$155.96	\$171.80	\$192.09	81	
82	\$50.34	\$65.97	\$79.56	\$89.86	\$100.09	\$110.84	\$124.65	\$76.96	\$105.47	\$131.08	\$147.83	\$164.06	\$180.62	\$201.69	82	
83	\$54.03	\$70.98	\$85.69	\$96.78	\$107.77	\$119.33	\$134.06	\$81.96	\$112.57	\$140.11	\$157.97	\$175.26	\$192.79	\$215.11	83	
84	\$57.74	\$75.93	\$91.84	\$103.73	\$115.46	\$127.80	\$143.50	\$87.02	\$119.69	\$149.19	\$168.14	\$186.44	\$205.04	\$228.51	84	
85	\$61.46	\$80.92	\$97.97	\$110.65	\$123.16	\$136.27	\$152.90	\$92.05	\$126.81	\$158.25	\$178.29	\$197.64	\$217.24	\$241.92	85	
86	\$65.14	\$85.90	\$104.12	\$117.58	\$130.85	\$144.75	\$162.32	\$97.								

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age
	Comprehensive - 30 Day EP - 50% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$4.59	\$5.60	\$6.46	\$7.16	\$7.91	\$8.72	\$9.78	\$10.33	\$13.03	\$15.38	\$17.74	\$20.12	\$22.58	\$25.63	25	
26	\$4.60	\$5.63	\$6.50	\$7.22	\$7.97	\$8.78	\$9.83	\$10.47	\$13.18	\$15.61	\$17.96	\$20.37	\$22.87	\$25.97	26	
27	\$4.62	\$5.67	\$6.55	\$7.28	\$8.02	\$8.88	\$9.93	\$10.59	\$13.35	\$15.78	\$18.19	\$20.63	\$23.20	\$26.32	27	
28	\$4.66	\$5.70	\$6.58	\$7.35	\$8.10	\$8.93	\$10.02	\$10.72	\$13.52	\$15.98	\$18.44	\$20.93	\$23.47	\$26.69	28	
29	\$4.67	\$5.73	\$6.62	\$7.38	\$8.14	\$9.00	\$10.08	\$10.84	\$13.70	\$16.16	\$18.64	\$21.16	\$23.77	\$27.02	29	
30	\$4.70	\$5.76	\$6.69	\$7.44	\$8.23	\$9.07	\$10.18	\$11.00	\$13.83	\$16.37	\$18.90	\$21.43	\$24.09	\$27.39	30	
31	\$4.71	\$5.81	\$6.72	\$7.50	\$8.27	\$9.13	\$10.28	\$11.12	\$14.00	\$16.54	\$19.13	\$21.71	\$24.40	\$27.71	31	
32	\$4.75	\$5.83	\$6.75	\$7.53	\$8.33	\$9.22	\$10.33	\$11.22	\$14.15	\$16.75	\$19.34	\$21.96	\$24.68	\$28.07	32	
33	\$4.78	\$5.87	\$6.83	\$7.59	\$8.40	\$9.26	\$10.43	\$11.36	\$14.35	\$16.95	\$19.58	\$22.23	\$25.00	\$28.43	33	
34	\$4.81	\$5.91	\$6.86	\$7.64	\$8.43	\$9.35	\$10.50	\$11.47	\$14.50	\$17.15	\$19.81	\$22.50	\$25.29	\$28.76	34	
35	\$4.83	\$5.96	\$6.93	\$7.69	\$8.54	\$9.41	\$10.57	\$11.61	\$14.66	\$17.33	\$20.03	\$22.75	\$25.61	\$29.11	35	
36	\$4.86	\$6.02	\$7.01	\$7.80	\$8.64	\$9.53	\$10.72	\$11.76	\$14.86	\$17.58	\$20.32	\$23.09	\$25.97	\$29.57	36	
37	\$4.93	\$6.09	\$7.09	\$7.91	\$8.76	\$9.67	\$10.88	\$11.93	\$15.09	\$17.84	\$20.62	\$23.45	\$26.33	\$30.01	37	
38	\$4.98	\$6.17	\$7.19	\$8.01	\$8.88	\$9.81	\$11.04	\$12.11	\$15.28	\$18.08	\$20.94	\$23.76	\$26.73	\$30.46	38	
39	\$5.03	\$6.24	\$7.25	\$8.11	\$8.98	\$9.93	\$11.17	\$12.27	\$15.49	\$18.33	\$21.22	\$24.12	\$27.11	\$30.91	39	
40	\$5.08	\$6.31	\$7.36	\$8.23	\$9.10	\$10.06	\$11.32	\$12.44	\$15.68	\$18.58	\$21.51	\$24.43	\$27.52	\$31.34	40	
41	\$5.12	\$6.38	\$7.44	\$8.29	\$9.23	\$10.20	\$11.47	\$12.60	\$15.91	\$18.82	\$21.81	\$24.77	\$27.90	\$31.78	41	
42	\$5.16	\$6.43	\$7.53	\$8.41	\$9.32	\$10.34	\$11.63	\$12.78	\$16.13	\$19.06	\$22.09	\$25.14	\$28.28	\$32.24	42	
43	\$5.20	\$6.52	\$7.62	\$8.54	\$9.45	\$10.47	\$11.79	\$12.94	\$16.33	\$19.33	\$22.39	\$25.45	\$28.66	\$32.68	43	
44	\$5.28	\$6.57	\$7.71	\$8.63	\$9.58	\$10.62	\$11.93	\$13.10	\$16.53	\$19.57	\$22.69	\$25.81	\$29.06	\$33.14	44	
45	\$5.33	\$6.65	\$7.80	\$8.74	\$9.68	\$10.74	\$12.07	\$13.25	\$16.75	\$19.82	\$22.98	\$26.14	\$29.43	\$33.56	45	
46	\$5.42	\$6.76	\$7.97	\$8.93	\$9.91	\$11.01	\$12.37	\$13.47	\$17.04	\$20.16	\$23.37	\$26.59	\$29.94	\$34.16	46	
47	\$5.50	\$6.93	\$8.13	\$9.11	\$10.14	\$11.26	\$12.70	\$13.71	\$17.32	\$20.49	\$23.76	\$27.05	\$30.49	\$34.77	47	
48	\$5.61	\$7.07	\$8.29	\$9.32	\$10.37	\$11.52	\$12.97	\$13.93	\$17.62	\$20.84	\$24.19	\$27.53	\$30.99	\$35.37	48	
49	\$5.70	\$7.21	\$8.48	\$9.52	\$10.62	\$11.74	\$13.26	\$14.13	\$17.88	\$21.19	\$24.57	\$27.98	\$31.54	\$35.96	49	
50	\$5.81	\$7.35	\$8.65	\$9.74	\$10.81	\$12.03	\$13.57	\$14.38	\$18.17	\$21.51	\$24.99	\$28.45	\$32.03	\$36.59	50	
51	\$5.88	\$7.45	\$8.81	\$9.93	\$11.06	\$12.27	\$13.86	\$14.59	\$18.46	\$21.86	\$25.36	\$28.91	\$32.57	\$37.20	51	
52	\$5.98	\$7.59	\$9.00	\$10.12	\$11.29	\$12.53	\$14.13	\$14.82	\$18.75	\$22.20	\$25.80	\$29.37	\$33.11	\$37.82	52	
53	\$6.06	\$7.73	\$9.17	\$10.33	\$11.52	\$12.80	\$14.45	\$15.03	\$19.04	\$22.54	\$26.17	\$29.83	\$33.63	\$38.39	53	
54	\$6.19	\$7.87	\$9.35	\$10.51	\$11.73	\$13.04	\$14.75	\$15.27	\$19.30	\$22.87	\$26.57	\$30.29	\$34.14	\$39.00	54	
55	\$6.26	\$8.01	\$9.52	\$10.72	\$11.98	\$13.30	\$15.03	\$15.49	\$19.59	\$23.22	\$26.99	\$30.76	\$34.69	\$39.60	55	
56	\$6.86	\$8.71	\$10.28	\$11.58	\$12.96	\$14.43	\$16.33	\$16.23	\$20.57	\$24.42	\$28.42	\$32.44	\$36.61	\$41.82	56	
57	\$7.50	\$9.37	\$11.01	\$12.44	\$13.94	\$15.54	\$17.62	\$16.95	\$21.56	\$25.62	\$29.87	\$34.10	\$38.54	\$44.07	57	
58	\$8.10	\$10.04	\$11.74	\$13.31	\$14.91	\$16.68	\$18.90	\$17.69	\$22.51	\$26.80	\$31.29	\$35.80	\$40.49	\$46.32	58	
59	\$8.71	\$10.74	\$12.49	\$14.17	\$15.93	\$17.79	\$20.18	\$18.43	\$23.50	\$27.99	\$32.73	\$37.49	\$42.40	\$48.55	59	
60	\$9.28	\$11.42	\$13.24	\$15.03	\$16.90	\$18.91	\$21.48	\$19.14	\$24.47	\$29.20	\$34.19	\$39.16	\$44.36	\$50.83	60	
61	\$9.90	\$12.09	\$13.97	\$15.91	\$17.89	\$20.03	\$22.75	\$19.85	\$25.44	\$30.38	\$35.61	\$40.84	\$46.28	\$53.06	61	
62	\$10.51	\$12.80	\$14.72	\$16.76	\$18.89	\$21.14	\$24.05	\$20.60	\$26.43	\$31.59	\$37.06	\$42.52	\$48.21	\$55.29	62	
63	\$11.61	\$14.13	\$16.29	\$18.56	\$20.91	\$23.43	\$26.64	\$22.33	\$28.57	\$34.10	\$39.89	\$45.70	\$51.70	\$59.23	63	
64	\$12.72	\$15.49	\$17.86	\$20.35	\$22.92	\$25.69	\$29.22	\$24.06	\$30.73	\$36.63	\$42.73	\$48.83	\$55.20	\$63.14	64	
65	\$13.82	\$16.87	\$19.42	\$22.16	\$24.93	\$27.97	\$31.78	\$25.80	\$32.87	\$39.15	\$45.56	\$51.98	\$58.67	\$67.07	65	
66	\$14.91	\$18.19	\$20.98	\$23.92	\$26.96	\$30.22	\$34.38	\$27.52	\$35.04	\$41.67	\$48.39	\$55.13	\$62.14	\$70.95	66	
67	\$16.02	\$19.56	\$22.54	\$25.75	\$28.97	\$32.51	\$36.95	\$29.24	\$37.19	\$44.21	\$51.24	\$58.30	\$65.65	\$74.87	67	
68	\$18.19	\$22.24	\$25.70	\$29.25	\$32.90	\$36.86	\$41.90	\$32.40	\$41.31	\$49.19	\$56.69	\$64.25	\$72.10	\$82.03	68	
69	\$20.37	\$24.98	\$28.88	\$32.81	\$36.86	\$41.25	\$46.81	\$35.56	\$45.41	\$54.17	\$62.15	\$70.18	\$78.57	\$89.19	69	
70	\$22.54	\$27.67	\$32.01	\$36.34	\$40.80	\$45.61	\$51.74	\$38.73	\$49.53	\$59.13	\$67.61	\$76.14	\$85.03	\$96.36	70	
71	\$24.73	\$30.35	\$35.18	\$39.89	\$44.73	\$49.95	\$56.66	\$41.90	\$53.66	\$64.13	\$73.08	\$82.08	\$91.50	\$103.53	71	
72	\$26.89	\$33.07	\$38.33	\$43.42	\$48.67	\$54.35	\$61.61	\$45.03	\$57.77	\$69.10	\$78.53	\$88.04	\$97.96	\$110.67	72	
73	\$30.80	\$38.08	\$44.29	\$50.04	\$55.91	\$62.30	\$70.50	\$50.42	\$65.01	\$78.01	\$88.30	\$98.65	\$109.52	\$123.48	73	
74	\$34.74	\$43.07	\$50.27	\$56.63	\$63.17	\$70.26	\$79.39	\$55.80	\$72.25	\$86.94	\$98.09	\$109.29	\$121.08	\$136.29	74	
75	\$38.65	\$48.07	\$56.25	\$63.20	\$70.41	\$78.23	\$88.29	\$61.16	\$79.49	\$95.86	\$107.86	\$119.96	\$132.64	\$149.08	75	
76	\$42.53	\$53.09	\$62.23	\$69.80	\$77.65	\$86.18	\$97.20	\$66.54	\$86.70	\$104.80	\$117.65	\$130.60	\$144.20	\$161.88	76	
77	\$46.45	\$58.10	\$68.19	\$76.39	\$84.88	\$94.15	\$106.11	\$71.90	\$93.93	\$113.72	\$127.42	\$141.22	\$155.76	\$174.69	77	
78	\$50.07	\$62.74	\$73.75	\$82.60	\$91.71	\$101.63	\$114.39	\$76.37	\$100.05	\$121.35	\$135.87	\$150.45	\$165.78	\$185.61	78	
79	\$53.67	\$67.36	\$79.33	\$88.79	\$98.55	\$109.11	\$122.69	\$80.84	\$106.20	\$129.01	\$144.35	\$159.72	\$175.81	\$196.53	79	
80	\$57.27	\$71.99	\$84.87	\$94.99	\$105.35	\$116.59	\$130.99	\$85.36	\$112.32	\$136.67	\$152.81	\$168.96	\$185.85	\$207.43	80	
81	\$60.89	\$76.61	\$90.45	\$101.17	\$112.18	\$124.09	\$139.27	\$89.83	\$118.42	\$144.31	\$161.25	\$178.18	\$195.84	\$218.38	81	
82	\$64.49	\$81.23	\$96.02	\$107.36	\$119.01	\$131.57	\$147.60	\$94.30	\$124.54	\$151.94	\$169.72	\$187.43	\$205.86	\$229.28	82	
83	\$69.23	\$87.39	\$103.43	\$115.64	\$128.16	\$141.60	\$158.74	\$100.48	\$132.96	\$162.44	\$181.38	\$200.21	\$219.78	\$244.52	83	
84	\$73.98	\$93.50	\$110.82	\$123.92	\$137.31	\$151.69	\$169.88	\$106.65	\$141.35	\$172.96	\$193.05	\$213.01	\$233.71	\$259.80	84	
85	\$78.70	\$99.64	\$118.25	\$132.20	\$146.43	\$161.74	\$181.04	\$112.83	\$149.74	\$183.47	\$204.72	\$225.78	\$247.63	\$275.00	85	
86	\$83.45	\$105.77	\$125.65	\$140.48	\$155.58	\$171.79	\$192.23	\$119.01	\$158.18	\$193.98	\$216.37	\$238.60	\$261.54	\$290.23	86	
87	\$88.21	\$111.90	\$133.07	\$148.76	\$164.75	\$181.85	\$203.36	\$125.18	\$166.58	\$204.47	\$228.04	\$251.37	\$275.47	\$305.49	87	
88	\$92.67	\$117.53	\$139.80	\$156.34	\$173.21	\$191.22	\$213.87	\$130.73	\$173.92	\$213.53	\$238.14	\$262.62	\$287.83	\$319.25	88	
89	\$97.16	\$123.16	\$146.58	\$163.95	\$181.69	\$200.62	\$224.39	\$136.29	\$181.25	\$222.57	\$248.26	\$273.				

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age
	Comprehensive - 30 Day EP - 80% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$5.33	\$6.43	\$7.38	\$8.14	\$8.96	\$9.87	\$11.06	\$11.45	\$14.27	\$16.74	\$19.22	\$21.71	\$24.31	\$27.57	25	
26	\$5.35	\$6.50	\$7.44	\$8.23	\$9.05	\$9.95	\$11.15	\$11.58	\$14.45	\$16.92	\$19.44	\$22.00	\$24.64	\$27.97	26	
27	\$5.38	\$6.53	\$7.50	\$8.27	\$9.10	\$10.03	\$11.22	\$11.73	\$14.64	\$17.17	\$19.71	\$22.25	\$24.99	\$28.35	27	
28	\$5.44	\$6.57	\$7.53	\$8.33	\$9.17	\$10.11	\$11.32	\$11.89	\$14.81	\$17.36	\$19.96	\$22.56	\$25.30	\$28.71	28	
29	\$5.45	\$6.60	\$7.59	\$8.40	\$9.24	\$10.19	\$11.41	\$12.03	\$14.98	\$17.57	\$20.18	\$22.86	\$25.63	\$29.09	29	
30	\$5.48	\$6.65	\$7.64	\$8.43	\$9.31	\$10.28	\$11.51	\$12.16	\$15.17	\$17.79	\$20.45	\$23.12	\$25.96	\$29.46	30	
31	\$5.50	\$6.70	\$7.69	\$8.54	\$9.39	\$10.34	\$11.58	\$12.31	\$15.35	\$18.01	\$20.68	\$23.43	\$26.28	\$29.85	31	
32	\$5.53	\$6.72	\$7.76	\$8.58	\$9.45	\$10.43	\$11.69	\$12.44	\$15.51	\$18.19	\$20.96	\$23.72	\$26.59	\$30.22	32	
33	\$5.57	\$6.76	\$7.80	\$8.64	\$9.52	\$10.50	\$11.76	\$12.57	\$15.68	\$18.43	\$21.19	\$23.99	\$26.92	\$30.61	33	
34	\$5.60	\$6.83	\$7.86	\$8.71	\$9.60	\$10.57	\$11.86	\$12.72	\$15.90	\$18.63	\$21.44	\$24.27	\$27.24	\$30.98	34	
35	\$5.63	\$6.86	\$7.91	\$8.77	\$9.66	\$10.65	\$11.98	\$12.87	\$16.06	\$18.85	\$21.69	\$24.56	\$27.56	\$31.35	35	
36	\$5.68	\$6.94	\$8.01	\$8.90	\$9.80	\$10.80	\$12.11	\$13.04	\$16.29	\$19.13	\$22.00	\$24.92	\$27.98	\$31.81	36	
37	\$5.73	\$7.02	\$8.11	\$8.98	\$9.93	\$10.94	\$12.29	\$13.24	\$16.52	\$19.40	\$22.33	\$25.29	\$28.41	\$32.31	37	
38	\$5.81	\$7.10	\$8.23	\$9.10	\$10.04	\$11.12	\$12.45	\$13.42	\$16.75	\$19.66	\$22.64	\$25.67	\$28.80	\$32.80	38	
39	\$5.85	\$7.19	\$8.29	\$9.23	\$10.19	\$11.26	\$12.63	\$13.60	\$16.99	\$19.94	\$22.95	\$26.02	\$29.23	\$33.27	39	
40	\$5.89	\$7.25	\$8.41	\$9.35	\$10.33	\$11.41	\$12.81	\$13.77	\$17.20	\$20.18	\$23.28	\$26.38	\$29.62	\$33.74	40	
41	\$5.97	\$7.36	\$8.49	\$9.48	\$10.45	\$11.55	\$12.97	\$13.95	\$17.42	\$20.46	\$23.60	\$26.73	\$30.06	\$34.22	41	
42	\$6.02	\$7.40	\$8.62	\$9.58	\$10.59	\$11.70	\$13.13	\$14.13	\$17.66	\$20.76	\$23.90	\$27.10	\$30.46	\$34.70	42	
43	\$6.06	\$7.51	\$8.72	\$9.68	\$10.72	\$11.86	\$13.31	\$14.34	\$17.89	\$21.00	\$24.24	\$27.49	\$30.87	\$35.18	43	
44	\$6.15	\$7.59	\$8.80	\$9.81	\$10.85	\$12.01	\$13.49	\$14.51	\$18.13	\$21.27	\$24.55	\$27.84	\$31.31	\$35.65	44	
45	\$6.20	\$7.66	\$8.92	\$9.93	\$11.00	\$12.16	\$13.67	\$14.68	\$18.34	\$21.56	\$24.86	\$28.21	\$31.72	\$36.11	45	
46	\$6.31	\$7.82	\$9.10	\$10.15	\$11.23	\$12.44	\$14.00	\$14.95	\$18.64	\$21.93	\$25.30	\$28.71	\$32.28	\$36.77	46	
47	\$6.42	\$7.97	\$9.31	\$10.37	\$11.51	\$12.73	\$14.35	\$15.19	\$18.97	\$22.31	\$25.75	\$29.22	\$32.83	\$37.44	47	
48	\$6.53	\$8.13	\$9.51	\$10.62	\$11.74	\$13.03	\$14.66	\$15.46	\$19.29	\$22.65	\$26.15	\$29.72	\$33.41	\$38.06	48	
49	\$6.65	\$8.28	\$9.69	\$10.84	\$12.03	\$13.31	\$14.99	\$15.66	\$19.59	\$23.02	\$26.59	\$30.21	\$33.96	\$38.73	49	
50	\$6.73	\$8.43	\$9.90	\$11.07	\$12.27	\$13.61	\$15.34	\$15.93	\$19.93	\$23.39	\$27.02	\$30.71	\$34.55	\$39.38	50	
51	\$6.86	\$8.62	\$10.11	\$11.30	\$12.53	\$13.92	\$15.65	\$16.17	\$20.23	\$23.76	\$27.47	\$31.17	\$35.09	\$40.02	51	
52	\$6.99	\$8.77	\$10.30	\$11.52	\$12.80	\$14.21	\$16.01	\$16.40	\$20.53	\$24.13	\$27.90	\$31.69	\$35.66	\$40.66	52	
53	\$7.09	\$8.92	\$10.50	\$11.73	\$13.04	\$14.50	\$16.33	\$16.68	\$20.85	\$24.50	\$28.34	\$32.18	\$36.24	\$41.32	53	
54	\$7.21	\$9.07	\$10.67	\$11.99	\$13.30	\$14.79	\$16.68	\$16.91	\$21.16	\$24.88	\$28.75	\$32.68	\$36.79	\$41.96	54	
55	\$7.29	\$9.23	\$10.89	\$12.20	\$13.57	\$15.09	\$17.02	\$17.17	\$21.48	\$25.25	\$29.20	\$33.18	\$37.36	\$42.60	55	
56	\$8.01	\$10.02	\$11.73	\$13.18	\$14.68	\$16.33	\$18.46	\$17.96	\$22.54	\$26.55	\$30.76	\$34.99	\$39.44	\$45.02	56	
57	\$8.74	\$10.80	\$12.57	\$14.15	\$15.80	\$17.62	\$19.93	\$18.77	\$23.61	\$27.84	\$32.31	\$36.80	\$41.52	\$47.43	57	
58	\$9.44	\$11.59	\$13.45	\$15.14	\$16.92	\$18.89	\$21.37	\$19.58	\$24.68	\$29.12	\$33.88	\$38.65	\$43.63	\$49.86	58	
59	\$10.14	\$12.37	\$14.28	\$16.13	\$18.04	\$20.16	\$22.83	\$20.40	\$25.76	\$30.45	\$35.42	\$40.44	\$45.71	\$52.27	59	
60	\$10.84	\$13.17	\$15.13	\$17.10	\$19.18	\$21.39	\$24.28	\$21.21	\$26.81	\$31.73	\$36.99	\$42.27	\$47.80	\$54.69	60	
61	\$11.55	\$13.95	\$15.99	\$18.08	\$20.30	\$22.69	\$25.75	\$22.02	\$27.86	\$33.04	\$38.53	\$44.08	\$49.88	\$57.10	61	
62	\$12.25	\$14.75	\$16.85	\$19.06	\$21.39	\$23.94	\$27.19	\$22.83	\$28.95	\$34.34	\$40.10	\$45.88	\$51.96	\$59.54	62	
63	\$13.55	\$16.30	\$18.62	\$21.12	\$23.72	\$26.53	\$30.09	\$24.73	\$31.31	\$37.07	\$43.17	\$49.32	\$55.73	\$63.71	63	
64	\$14.82	\$17.87	\$20.42	\$23.15	\$25.99	\$29.09	\$33.03	\$26.65	\$33.66	\$39.82	\$46.24	\$52.70	\$59.48	\$67.95	64	
65	\$16.12	\$19.43	\$22.20	\$25.18	\$28.29	\$31.64	\$35.95	\$28.56	\$36.01	\$42.55	\$49.32	\$56.11	\$63.22	\$72.15	65	
66	\$17.37	\$20.98	\$23.99	\$27.22	\$30.60	\$34.23	\$38.86	\$30.49	\$38.38	\$45.32	\$52.37	\$59.50	\$66.97	\$76.36	66	
67	\$18.68	\$22.54	\$25.80	\$29.25	\$32.87	\$36.79	\$41.78	\$32.39	\$40.73	\$48.04	\$55.44	\$62.91	\$70.73	\$80.56	67	
68	\$21.21	\$25.67	\$29.39	\$33.28	\$37.34	\$41.75	\$47.36	\$35.88	\$45.25	\$53.49	\$61.35	\$69.32	\$77.72	\$88.29	68	
69	\$23.75	\$28.76	\$33.02	\$37.32	\$41.80	\$46.67	\$52.94	\$39.39	\$49.77	\$58.86	\$67.26	\$75.73	\$84.65	\$96.01	69	
70	\$26.28	\$31.88	\$36.61	\$41.33	\$46.27	\$51.63	\$58.50	\$42.89	\$54.27	\$64.29	\$73.16	\$82.16	\$91.63	\$103.71	70	
71	\$28.80	\$35.04	\$40.22	\$45.38	\$50.72	\$56.59	\$64.07	\$46.40	\$58.80	\$69.72	\$79.05	\$88.58	\$98.58	\$111.41	71	
72	\$31.35	\$38.14	\$43.84	\$49.40	\$55.20	\$61.53	\$69.65	\$49.90	\$63.30	\$75.09	\$84.99	\$95.00	\$105.56	\$119.11	72	
73	\$35.92	\$43.91	\$50.66	\$56.91	\$63.42	\$70.55	\$79.69	\$55.87	\$71.24	\$84.80	\$95.56	\$106.49	\$118.02	\$132.92	73	
74	\$40.48	\$49.70	\$57.47	\$64.40	\$71.62	\$79.56	\$89.76	\$61.79	\$79.14	\$94.51	\$106.13	\$117.95	\$130.47	\$146.66	74	
75	\$45.02	\$55.44	\$64.31	\$71.90	\$79.84	\$88.57	\$99.83	\$67.75	\$87.08	\$104.21	\$116.72	\$129.44	\$142.94	\$160.46	75	
76	\$49.57	\$61.23	\$71.15	\$79.41	\$88.06	\$97.58	\$109.88	\$73.70	\$95.00	\$113.90	\$127.31	\$140.92	\$155.39	\$174.22	76	
77	\$54.13	\$66.98	\$77.96	\$86.92	\$96.30	\$106.57	\$119.96	\$79.65	\$102.93	\$123.61	\$137.86	\$152.41	\$167.85	\$188.02	77	
78	\$58.34	\$72.32	\$84.33	\$93.95	\$104.01	\$115.08	\$129.34	\$84.62	\$109.64	\$131.92	\$147.02	\$162.40	\$178.64	\$199.77	78	
79	\$62.53	\$77.66	\$90.71	\$101.01	\$111.72	\$123.54	\$138.74	\$89.59	\$116.34	\$140.24	\$156.17	\$172.36	\$189.44	\$211.52	79	
80	\$66.75	\$83.00	\$97.05	\$108.05	\$119.48	\$132.00	\$148.12	\$94.52	\$123.04	\$148.56	\$165.34	\$182.35	\$200.25	\$223.27	80	
81	\$70.95	\$88.35	\$103.43	\$115.12	\$127.21	\$140.48	\$157.49	\$99.49	\$129.75	\$156.88	\$174.49	\$192.29	\$211.04	\$235.03	81	
82	\$75.15	\$93.68	\$109.80	\$122.14	\$134.96	\$148.96	\$166.88	\$104.45	\$136.46	\$165.18	\$183.65	\$202.28	\$221.84	\$246.79	82	
83	\$80.68	\$100.74	\$118.27	\$131.54	\$145.35	\$160.35	\$179.49	\$111.29	\$145.67	\$176.60	\$196.29	\$216.09	\$236.83	\$263.18	83	
84	\$86.20	\$107.83	\$126.73	\$140.95	\$155.71	\$171.74	\$192.09	\$118.14	\$154.89	\$188.02	\$208.88	\$229.88	\$251.85	\$279.58	84	
85	\$91.72	\$114.88	\$135.20	\$150.40	\$166.07	\$183.12	\$204.72	\$124.98	\$164.12	\$199.45	\$221.51	\$243.69	\$266.84	\$295.99	85	
86	\$97.26	\$121.97	\$143.68	\$159.82	\$176.45	\$194.51	\$217.32	\$131.82	\$173.31	\$210.84	\$234.10	\$257.48	\$281.85	\$312.38	86	
87	\$102.77	\$129.02	\$152.15	\$169.23	\$186.83	\$205.90	\$229.94	\$138.66	\$182.54	\$222.26	\$246.75	\$271.29	\$296.83	\$328.80	87	
88	\$108.00	\$135.49	\$159.88	\$177.88	\$196.43	\$216.52	\$241.83	\$144.83	\$190.55	\$232.13	\$257.69	\$283.42	\$310.17	\$343.60	88	
89	\$113.21	\$142.01	\$167.60	\$186.50	\$206.03	\$227.17	\$253.71	\$150.96	\$198.59	\$241.96	\$268.64	\$295.53	\$323.49	\$358.44	89	
90	\$118.42	\$148.50	\$175.34	\$195.14	\$215.63	\$237.79	\$265.59	\$157.11	\$206.63	\$251.78	\$279.58	\$307.68	\$336.82	\$373.25	90	
91																

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age
	Comprehensive - 30 Day EP - 100% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$5.73	\$7.01	\$8.01	\$8.81	\$9.69	\$10.67	\$11.93	\$11.98	\$14.83	\$17.35	\$19.87	\$22.45	\$25.15	\$28.50	25	
26	\$5.76	\$7.07	\$8.09	\$8.91	\$9.80	\$10.78	\$12.05	\$12.09	\$15.01	\$17.57	\$20.15	\$22.73	\$25.46	\$28.89	26	
27	\$5.81	\$7.09	\$8.12	\$8.96	\$9.87	\$10.84	\$12.16	\$12.25	\$15.21	\$17.79	\$20.40	\$23.03	\$25.82	\$29.26	27	
28	\$5.83	\$7.15	\$8.18	\$9.05	\$9.93	\$10.93	\$12.23	\$12.41	\$15.41	\$18.01	\$20.65	\$23.35	\$26.14	\$29.68	28	
29	\$5.85	\$7.21	\$8.25	\$9.10	\$10.02	\$11.02	\$12.34	\$12.55	\$15.61	\$18.22	\$20.93	\$23.62	\$26.50	\$30.06	29	
30	\$5.88	\$7.23	\$8.28	\$9.17	\$10.08	\$11.12	\$12.44	\$12.71	\$15.77	\$18.45	\$21.16	\$23.91	\$26.81	\$30.45	30	
31	\$5.91	\$7.28	\$8.35	\$9.23	\$10.15	\$11.19	\$12.55	\$12.85	\$15.96	\$18.68	\$21.43	\$24.22	\$27.16	\$30.83	31	
32	\$5.96	\$7.32	\$8.41	\$9.28	\$10.26	\$11.29	\$12.63	\$13.00	\$16.15	\$18.89	\$21.69	\$24.50	\$27.49	\$31.21	32	
33	\$5.98	\$7.37	\$8.47	\$9.37	\$10.32	\$11.36	\$12.73	\$13.13	\$16.33	\$19.11	\$21.93	\$24.81	\$27.83	\$31.62	33	
34	\$6.02	\$7.40	\$8.54	\$9.44	\$10.37	\$11.45	\$12.85	\$13.28	\$16.52	\$19.33	\$22.19	\$25.13	\$28.18	\$32.00	34	
35	\$6.05	\$7.45	\$8.61	\$9.51	\$10.47	\$11.54	\$12.94	\$13.45	\$16.72	\$19.56	\$22.45	\$25.40	\$28.50	\$32.39	35	
36	\$6.12	\$7.53	\$8.71	\$9.63	\$10.62	\$11.69	\$13.11	\$13.63	\$16.92	\$19.82	\$22.77	\$25.80	\$28.94	\$32.87	36	
37	\$6.19	\$7.64	\$8.79	\$9.75	\$10.74	\$11.86	\$13.30	\$13.82	\$17.18	\$20.11	\$23.10	\$26.15	\$29.35	\$33.37	37	
38	\$6.24	\$7.73	\$8.92	\$9.88	\$10.89	\$12.03	\$13.49	\$14.00	\$17.41	\$20.37	\$23.45	\$26.53	\$29.77	\$33.88	38	
39	\$6.31	\$7.82	\$9.02	\$10.00	\$11.04	\$12.19	\$13.67	\$14.21	\$17.66	\$20.67	\$23.76	\$26.89	\$30.21	\$34.38	39	
40	\$6.38	\$7.91	\$9.13	\$10.12	\$11.17	\$12.34	\$13.86	\$14.39	\$17.89	\$20.96	\$24.10	\$27.29	\$30.64	\$34.85	40	
41	\$6.42	\$7.98	\$9.24	\$10.28	\$11.32	\$12.49	\$14.06	\$14.58	\$18.13	\$21.22	\$24.42	\$27.67	\$31.07	\$35.34	41	
42	\$6.50	\$8.09	\$9.35	\$10.37	\$11.46	\$12.68	\$14.24	\$14.76	\$18.37	\$21.51	\$24.74	\$28.04	\$31.49	\$35.83	42	
43	\$6.55	\$8.14	\$9.48	\$10.51	\$11.61	\$12.83	\$14.43	\$14.96	\$18.60	\$21.80	\$25.07	\$28.42	\$31.92	\$36.33	43	
44	\$6.60	\$8.25	\$9.58	\$10.64	\$11.74	\$13.00	\$14.59	\$15.14	\$18.85	\$22.06	\$25.40	\$28.79	\$32.37	\$36.82	44	
45	\$6.68	\$8.33	\$9.68	\$10.77	\$11.90	\$13.13	\$14.79	\$15.35	\$19.08	\$22.36	\$25.75	\$29.19	\$32.75	\$37.34	45	
46	\$6.76	\$8.49	\$9.90	\$11.02	\$12.18	\$13.46	\$15.14	\$15.62	\$19.42	\$22.73	\$26.17	\$29.71	\$33.36	\$38.01	46	
47	\$6.88	\$8.66	\$10.11	\$11.26	\$12.45	\$13.79	\$15.50	\$15.87	\$19.73	\$23.10	\$26.64	\$30.21	\$33.94	\$38.66	47	
48	\$7.02	\$8.85	\$10.33	\$11.51	\$12.73	\$14.09	\$15.87	\$16.13	\$20.08	\$23.50	\$27.07	\$30.73	\$34.53	\$39.31	48	
49	\$7.15	\$9.02	\$10.52	\$11.74	\$13.01	\$14.43	\$16.23	\$16.38	\$20.37	\$23.89	\$27.54	\$31.25	\$35.09	\$39.99	49	
50	\$7.25	\$9.18	\$10.77	\$12.01	\$13.28	\$14.73	\$16.59	\$16.63	\$20.69	\$24.27	\$27.98	\$31.73	\$35.68	\$40.66	50	
51	\$7.38	\$9.37	\$10.95	\$12.23	\$13.59	\$15.03	\$16.95	\$16.90	\$21.01	\$24.64	\$28.43	\$32.25	\$36.30	\$41.33	51	
52	\$7.51	\$9.52	\$11.19	\$12.48	\$13.86	\$15.36	\$17.32	\$17.17	\$21.36	\$25.02	\$28.89	\$32.75	\$36.86	\$42.03	52	
53	\$7.62	\$9.68	\$11.40	\$12.73	\$14.12	\$15.66	\$17.69	\$17.41	\$21.69	\$25.43	\$29.32	\$33.28	\$37.45	\$42.68	53	
54	\$7.76	\$9.87	\$11.61	\$12.97	\$14.43	\$15.99	\$18.03	\$17.69	\$22.02	\$25.81	\$29.77	\$33.80	\$38.03	\$43.34	54	
55	\$7.87	\$10.03	\$11.84	\$13.23	\$14.69	\$16.31	\$18.41	\$17.93	\$22.34	\$26.17	\$30.22	\$34.30	\$38.62	\$44.01	55	
56	\$8.63	\$10.89	\$12.75	\$14.28	\$15.91	\$17.69	\$19.97	\$18.77	\$23.45	\$27.53	\$31.85	\$36.19	\$40.78	\$46.51	56	
57	\$9.39	\$11.74	\$13.67	\$15.35	\$17.14	\$19.05	\$21.56	\$19.60	\$24.56	\$28.89	\$33.43	\$38.06	\$42.92	\$49.02	57	
58	\$10.14	\$12.60	\$14.59	\$16.40	\$18.33	\$20.44	\$23.10	\$20.46	\$25.67	\$30.22	\$35.06	\$39.94	\$45.09	\$51.49	58	
59	\$10.91	\$13.46	\$15.50	\$17.50	\$19.56	\$21.81	\$24.70	\$21.30	\$26.79	\$31.56	\$36.67	\$41.82	\$47.25	\$53.99	59	
60	\$11.68	\$14.34	\$16.44	\$18.56	\$20.78	\$23.20	\$26.27	\$22.16	\$27.86	\$32.89	\$38.27	\$43.71	\$49.40	\$56.50	60	
61	\$12.42	\$15.19	\$17.35	\$19.60	\$21.98	\$24.55	\$27.84	\$23.00	\$28.97	\$34.26	\$39.89	\$45.58	\$51.56	\$59.00	61	
62	\$13.18	\$16.05	\$18.28	\$20.68	\$23.20	\$25.93	\$29.40	\$23.84	\$30.09	\$35.61	\$41.51	\$47.47	\$53.71	\$61.49	62	
63	\$14.57	\$17.73	\$20.23	\$22.88	\$25.67	\$28.71	\$32.57	\$25.83	\$32.55	\$38.45	\$44.69	\$50.99	\$57.59	\$65.85	63	
64	\$15.96	\$19.43	\$22.18	\$25.10	\$28.18	\$31.48	\$35.73	\$27.83	\$34.99	\$41.31	\$47.86	\$54.50	\$61.48	\$70.19	64	
65	\$17.33	\$21.12	\$24.12	\$27.33	\$30.64	\$34.26	\$38.90	\$29.85	\$37.47	\$44.14	\$51.05	\$58.01	\$65.35	\$74.53	65	
66	\$18.73	\$22.83	\$26.05	\$29.52	\$33.12	\$37.05	\$42.05	\$31.85	\$39.91	\$46.99	\$54.23	\$61.54	\$69.21	\$78.88	66	
67	\$20.11	\$24.54	\$27.99	\$31.72	\$35.60	\$39.82	\$45.23	\$33.84	\$42.36	\$49.85	\$57.41	\$65.05	\$73.10	\$83.24	67	
68	\$22.84	\$27.90	\$31.92	\$36.09	\$40.42	\$45.19	\$51.24	\$37.50	\$47.09	\$55.44	\$63.50	\$71.69	\$80.31	\$91.21	68	
69	\$25.55	\$31.29	\$35.83	\$40.48	\$45.26	\$50.54	\$57.26	\$41.15	\$51.75	\$61.06	\$69.64	\$78.32	\$87.52	\$99.15	69	
70	\$28.29	\$34.69	\$39.75	\$44.84	\$50.09	\$55.89	\$63.30	\$44.81	\$56.44	\$66.67	\$75.73	\$84.98	\$94.70	\$107.14	70	
71	\$31.01	\$38.06	\$43.69	\$49.19	\$54.93	\$61.23	\$69.32	\$48.48	\$61.13	\$72.28	\$81.86	\$91.61	\$101.89	\$115.12	71	
72	\$33.77	\$41.46	\$47.62	\$53.54	\$59.77	\$66.59	\$75.35	\$52.12	\$65.83	\$77.90	\$87.95	\$98.24	\$109.11	\$123.05	72	
73	\$38.66	\$47.74	\$55.03	\$61.70	\$68.65	\$76.35	\$86.24	\$58.34	\$74.06	\$87.95	\$98.93	\$110.11	\$121.99	\$137.31	73	
74	\$43.56	\$54.01	\$62.44	\$69.83	\$77.56	\$86.10	\$97.11	\$64.55	\$82.31	\$98.02	\$109.86	\$121.99	\$134.86	\$151.54	74	
75	\$48.48	\$60.28	\$69.87	\$77.96	\$86.46	\$95.85	\$108.01	\$70.77	\$90.56	\$108.08	\$120.82	\$133.89	\$147.73	\$165.77	75	
76	\$53.37	\$66.57	\$77.26	\$86.10	\$95.37	\$105.61	\$118.89	\$76.99	\$98.82	\$118.14	\$131.77	\$145.75	\$160.61	\$180.00	76	
77	\$58.29	\$72.85	\$84.66	\$94.23	\$104.28	\$115.35	\$129.79	\$83.21	\$107.04	\$128.19	\$142.71	\$157.64	\$173.46	\$194.25	77	
78	\$62.79	\$78.66	\$91.58	\$101.87	\$112.66	\$124.53	\$139.92	\$88.40	\$114.02	\$136.82	\$152.20	\$167.93	\$184.64	\$206.36	78	
79	\$67.33	\$84.47	\$98.50	\$109.50	\$121.02	\$133.71	\$150.08	\$93.56	\$121.00	\$145.45	\$161.70	\$178.24	\$195.82	\$218.52	79	
80	\$71.84	\$90.27	\$105.42	\$117.15	\$129.39	\$142.86	\$160.23	\$98.76	\$127.97	\$154.08	\$171.18	\$188.55	\$206.98	\$230.65	80	
81	\$76.37	\$96.05	\$112.33	\$124.78	\$137.78	\$152.06	\$170.39	\$103.93	\$134.96	\$162.69	\$180.65	\$198.88	\$218.14	\$242.81	81	
82	\$80.91	\$101.87	\$119.24	\$132.40	\$146.14	\$161.22	\$180.55	\$109.11	\$141.93	\$171.33	\$190.12	\$209.18	\$229.28	\$254.94	82	
83	\$86.86	\$109.56	\$128.45	\$142.66	\$157.40	\$173.55	\$194.17	\$116.27	\$151.49	\$183.15	\$203.20	\$223.44	\$244.78	\$271.90	83	
84	\$92.79	\$117.23	\$137.64	\$152.83	\$168.61	\$185.87	\$207.83	\$123.41	\$161.08	\$195.00	\$216.25	\$237.74	\$260.29	\$288.81	84	
85	\$98.76	\$124.93	\$146.86	\$163.03	\$179.85	\$198.20	\$221.49	\$130.58	\$170.67	\$206.85	\$229.33	\$252.00	\$275.79	\$305.78	85	
86	\$104.68	\$132.62	\$156.03	\$173.23	\$191.08	\$210.52	\$235.11	\$137.70	\$180.26	\$218.69	\$242.36	\$266.26	\$291.28	\$322.72	86	
87	\$110.65	\$140.30	\$165.23	\$183.48	\$202.31	\$222.84	\$248.77	\$144.85	\$189.82	\$230.53	\$255.43	\$280.54	\$306.79	\$339.65	87	
88	\$116.26	\$147.35	\$173.65	\$192.85	\$212.73	\$234.34	\$261.62	\$151.28	\$198.20	\$240.72	\$266.75	\$293.10	\$320.57	\$354.98	88	
89	\$121.86	\$154.40	\$182.04	\$202.19	\$223.13	\$245.84	\$274.50	\$157.70	\$206.54	\$250.93	\$278.10	\$305.63	\$334.34	\$370.29	89	
90	\$127.48	\$161.46	\$190.42	\$211.54	\$233.54	\$257.34	\$287.36	\$164.14	\$214.91	\$261.14	\$289.44	\$318.17	\$348.13			

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age
	Facility - 30 Day EP															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$3.53	\$4.48	\$5.30	\$5.91	\$6.57	\$7.24	\$8.13	\$8.33	\$10.91	\$13.12	\$15.28	\$17.39	\$19.58	\$22.31	25	
26	\$3.55	\$4.52	\$5.33	\$5.97	\$6.62	\$7.32	\$8.23	\$8.42	\$11.04	\$13.28	\$15.48	\$17.65	\$19.83	\$22.58	26	
27	\$3.57	\$4.55	\$5.35	\$6.00	\$6.68	\$7.37	\$8.27	\$8.55	\$11.17	\$13.46	\$15.66	\$17.87	\$20.11	\$22.88	27	
28	\$3.58	\$4.59	\$5.38	\$6.05	\$6.71	\$7.40	\$8.35	\$8.64	\$11.31	\$13.63	\$15.87	\$18.08	\$20.35	\$23.21	28	
29	\$3.59	\$4.60	\$5.44	\$6.09	\$6.75	\$7.50	\$8.41	\$8.76	\$11.45	\$13.79	\$16.08	\$18.33	\$20.62	\$23.50	29	
30	\$3.60	\$4.64	\$5.48	\$6.15	\$6.83	\$7.53	\$8.48	\$8.85	\$11.58	\$13.95	\$16.27	\$18.56	\$20.86	\$23.79	30	
31	\$3.64	\$4.67	\$5.50	\$6.20	\$6.86	\$7.60	\$8.56	\$8.94	\$11.71	\$14.10	\$16.47	\$18.77	\$21.14	\$24.12	31	
32	\$3.65	\$4.69	\$5.54	\$6.24	\$6.93	\$7.66	\$8.63	\$9.06	\$11.86	\$14.28	\$16.67	\$18.98	\$21.39	\$24.41	32	
33	\$3.69	\$4.71	\$5.58	\$6.30	\$6.99	\$7.71	\$8.66	\$9.16	\$12.01	\$14.45	\$16.88	\$19.26	\$21.68	\$24.72	33	
34	\$3.72	\$4.75	\$5.61	\$6.32	\$7.02	\$7.79	\$8.76	\$9.25	\$12.15	\$14.61	\$17.05	\$19.45	\$21.93	\$25.02	34	
35	\$3.73	\$4.78	\$5.67	\$6.38	\$7.08	\$7.84	\$8.80	\$9.37	\$12.27	\$14.79	\$17.25	\$19.68	\$22.19	\$25.31	35	
36	\$3.77	\$4.84	\$5.73	\$6.46	\$7.19	\$7.95	\$8.94	\$9.51	\$12.44	\$14.98	\$17.51	\$19.98	\$22.53	\$25.70	36	
37	\$3.79	\$4.87	\$5.81	\$6.55	\$7.25	\$8.07	\$9.07	\$9.65	\$12.61	\$15.21	\$17.77	\$20.29	\$22.86	\$26.10	37	
38	\$3.85	\$4.94	\$5.87	\$6.62	\$7.37	\$8.14	\$9.18	\$9.76	\$12.80	\$15.42	\$18.02	\$20.57	\$23.20	\$26.50	38	
39	\$3.89	\$4.99	\$5.95	\$6.71	\$7.46	\$8.26	\$9.32	\$9.90	\$12.97	\$15.63	\$18.26	\$20.85	\$23.52	\$26.86	39	
40	\$3.92	\$5.05	\$6.02	\$6.76	\$7.54	\$8.39	\$9.45	\$10.03	\$13.13	\$15.84	\$18.53	\$21.14	\$23.87	\$27.26	40	
41	\$3.94	\$5.12	\$6.09	\$6.86	\$7.66	\$8.48	\$9.58	\$10.18	\$13.31	\$16.06	\$18.77	\$21.44	\$24.19	\$27.66	41	
42	\$3.96	\$5.16	\$6.17	\$6.95	\$7.77	\$8.62	\$9.69	\$10.30	\$13.49	\$16.27	\$19.03	\$21.74	\$24.54	\$28.00	42	
43	\$4.03	\$5.20	\$6.24	\$7.04	\$7.86	\$8.72	\$9.82	\$10.44	\$13.67	\$16.48	\$19.28	\$22.03	\$24.86	\$28.42	43	
44	\$4.07	\$5.30	\$6.32	\$7.13	\$7.96	\$8.80	\$9.95	\$10.57	\$13.86	\$16.72	\$19.55	\$22.33	\$25.18	\$28.79	44	
45	\$4.09	\$5.34	\$6.39	\$7.22	\$8.04	\$8.93	\$10.08	\$10.67	\$14.02	\$16.90	\$19.77	\$22.62	\$25.52	\$29.20	45	
46	\$4.17	\$5.45	\$6.53	\$7.38	\$8.24	\$9.13	\$10.33	\$10.88	\$14.27	\$17.19	\$20.15	\$23.01	\$25.97	\$29.72	46	
47	\$4.24	\$5.57	\$6.68	\$7.53	\$8.41	\$9.37	\$10.57	\$11.06	\$14.50	\$17.50	\$20.48	\$23.43	\$26.44	\$30.23	47	
48	\$4.32	\$5.67	\$6.82	\$7.71	\$8.62	\$9.58	\$10.81	\$11.23	\$14.73	\$17.78	\$20.83	\$23.80	\$26.88	\$30.76	48	
49	\$4.39	\$5.76	\$6.95	\$7.88	\$8.79	\$9.80	\$11.07	\$11.41	\$14.97	\$18.07	\$21.16	\$24.22	\$27.36	\$31.29	49	
50	\$4.46	\$5.87	\$7.09	\$8.04	\$8.98	\$10.00	\$11.31	\$11.59	\$15.21	\$18.34	\$21.51	\$24.61	\$27.81	\$31.80	50	
51	\$4.55	\$5.98	\$7.23	\$8.23	\$9.17	\$10.21	\$11.56	\$11.76	\$15.47	\$18.63	\$21.86	\$25.01	\$28.24	\$32.32	51	
52	\$4.62	\$6.09	\$7.37	\$8.38	\$9.37	\$10.44	\$11.83	\$11.98	\$15.68	\$18.92	\$22.20	\$25.43	\$28.71	\$32.85	52	
53	\$4.69	\$6.20	\$7.51	\$8.55	\$9.55	\$10.65	\$12.05	\$12.15	\$15.95	\$19.23	\$22.54	\$25.82	\$29.15	\$33.37	53	
54	\$4.78	\$6.32	\$7.66	\$8.71	\$9.75	\$10.85	\$12.31	\$12.33	\$16.17	\$19.52	\$22.88	\$26.21	\$29.61	\$33.92	54	
55	\$4.84	\$6.42	\$7.80	\$8.88	\$9.93	\$11.07	\$12.55	\$12.49	\$16.39	\$19.81	\$23.24	\$26.60	\$30.07	\$34.41	55	
56	\$5.31	\$6.99	\$8.40	\$9.60	\$10.77	\$12.03	\$13.61	\$13.09	\$17.22	\$20.83	\$24.47	\$28.07	\$31.76	\$36.38	56	
57	\$5.76	\$7.52	\$9.00	\$10.30	\$11.58	\$12.95	\$14.68	\$13.70	\$18.03	\$21.84	\$25.70	\$29.52	\$33.42	\$38.33	57	
58	\$6.24	\$8.09	\$9.63	\$11.02	\$12.40	\$13.87	\$15.77	\$14.27	\$18.88	\$22.86	\$26.95	\$30.98	\$35.09	\$40.27	58	
59	\$6.70	\$8.63	\$10.21	\$11.71	\$13.23	\$14.81	\$16.85	\$14.84	\$19.67	\$23.89	\$28.20	\$32.44	\$36.77	\$42.22	59	
60	\$7.16	\$9.16	\$10.81	\$12.44	\$14.06	\$15.73	\$17.89	\$15.46	\$20.48	\$24.91	\$29.43	\$33.91	\$38.47	\$44.17	60	
61	\$7.64	\$9.69	\$11.45	\$13.13	\$14.84	\$16.68	\$18.97	\$16.02	\$21.30	\$25.93	\$30.66	\$35.34	\$40.13	\$46.14	61	
62	\$8.11	\$10.28	\$12.05	\$13.87	\$15.66	\$17.62	\$20.07	\$16.61	\$22.11	\$26.94	\$31.90	\$36.80	\$41.81	\$48.07	62	
63	\$8.94	\$11.34	\$13.31	\$15.35	\$17.36	\$19.48	\$22.20	\$18.01	\$23.91	\$29.09	\$34.36	\$39.54	\$44.84	\$51.48	63	
64	\$9.81	\$12.42	\$14.61	\$16.85	\$19.04	\$21.37	\$24.36	\$19.41	\$25.70	\$31.25	\$36.79	\$42.27	\$47.86	\$54.90	64	
65	\$10.65	\$13.52	\$15.90	\$18.31	\$20.70	\$23.28	\$26.53	\$20.81	\$27.53	\$33.41	\$39.24	\$44.98	\$50.90	\$58.30	65	
66	\$11.51	\$14.61	\$17.18	\$19.80	\$22.39	\$25.15	\$28.67	\$22.19	\$29.32	\$35.56	\$41.67	\$47.72	\$53.90	\$61.70	66	
67	\$12.35	\$15.68	\$18.45	\$21.27	\$24.09	\$27.03	\$30.83	\$23.59	\$31.13	\$37.71	\$44.12	\$50.44	\$56.93	\$65.08	67	
68	\$14.02	\$17.87	\$21.01	\$24.21	\$27.36	\$30.66	\$34.93	\$26.13	\$34.58	\$41.95	\$48.82	\$55.58	\$62.52	\$71.31	68	
69	\$15.70	\$20.03	\$23.62	\$27.11	\$30.62	\$34.30	\$39.05	\$28.68	\$38.02	\$46.17	\$53.52	\$60.74	\$68.15	\$77.55	69	
70	\$17.37	\$22.20	\$26.21	\$30.06	\$33.91	\$37.97	\$43.16	\$31.25	\$41.47	\$50.44	\$58.22	\$65.87	\$73.75	\$83.78	70	
71	\$19.06	\$24.37	\$28.79	\$32.99	\$37.17	\$41.59	\$47.26	\$33.79	\$44.90	\$54.68	\$62.91	\$71.02	\$79.36	\$90.00	71	
72	\$20.76	\$26.55	\$31.39	\$35.92	\$40.42	\$45.23	\$51.37	\$36.33	\$48.38	\$58.94	\$67.61	\$76.19	\$84.96	\$96.22	72	
73	\$23.75	\$30.57	\$36.28	\$41.34	\$46.45	\$51.83	\$58.80	\$40.66	\$54.41	\$66.54	\$76.06	\$85.38	\$94.99	\$107.35	73	
74	\$26.78	\$34.58	\$41.15	\$46.81	\$52.46	\$58.46	\$66.20	\$45.01	\$60.47	\$74.13	\$84.47	\$94.59	\$104.98	\$118.50	74	
75	\$29.78	\$38.58	\$46.03	\$52.25	\$58.48	\$65.08	\$73.66	\$49.33	\$66.54	\$81.78	\$92.89	\$103.79	\$115.02	\$129.61	75	
76	\$32.81	\$42.60	\$50.93	\$57.70	\$64.49	\$71.70	\$81.06	\$53.66	\$72.58	\$89.35	\$101.31	\$113.01	\$125.05	\$140.75	76	
77	\$35.81	\$46.62	\$55.81	\$63.17	\$70.54	\$78.31	\$88.48	\$57.99	\$78.66	\$96.98	\$109.71	\$122.21	\$135.07	\$151.89	77	
78	\$38.58	\$50.34	\$60.36	\$68.31	\$76.20	\$84.54	\$95.38	\$61.62	\$83.78	\$103.48	\$117.01	\$130.21	\$143.76	\$161.39	78	
79	\$41.37	\$54.07	\$64.91	\$73.40	\$81.86	\$90.80	\$102.33	\$65.22	\$88.90	\$110.01	\$124.28	\$138.21	\$152.47	\$170.87	79	
80	\$44.16	\$57.76	\$69.47	\$78.52	\$87.52	\$97.00	\$109.25	\$68.85	\$94.02	\$116.54	\$131.59	\$146.23	\$161.14	\$180.36	80	
81	\$46.94	\$61.48	\$74.04	\$83.64	\$93.18	\$103.25	\$116.17	\$72.43	\$99.14	\$123.05	\$138.88	\$154.21	\$169.85	\$189.86	81	
82	\$49.72	\$65.19	\$78.60	\$88.74	\$98.84	\$109.48	\$123.09	\$76.06	\$104.28	\$129.58	\$146.16	\$162.22	\$178.55	\$199.34	82	
83	\$53.37	\$70.11	\$84.65	\$95.60	\$106.45	\$117.83	\$132.39	\$81.05	\$111.32	\$138.54	\$156.18	\$173.28	\$190.62	\$212.60	83	
84	\$57.03	\$75.04	\$90.72	\$102.44	\$114.03	\$126.21	\$141.69	\$86.02	\$118.37	\$147.50	\$166.24	\$184.34	\$202.68	\$225.85	84	
85	\$60.69	\$79.94	\$96.78	\$109.28	\$121.64	\$134.58	\$150.98	\$91.01	\$125.40	\$156.46	\$176.27	\$195.39	\$214.75	\$239.10	85	
86	\$64.32	\$84.85	\$102.85	\$116.13	\$129.24	\$142.96	\$160.28	\$95.99	\$132.44	\$165.41	\$186.31	\$206.47	\$226.82	\$252.33	86	
87	\$68.01	\$89.78	\$108.90	\$122.98	\$136.83	\$151.32	\$169.61	\$100.96	\$139.47	\$174.39	\$196.36	\$217.55	\$238.88	\$265.59	87	
88	\$71.44	\$94.30	\$114.46	\$129.26	\$143.87	\$159.12	\$178.37	\$105.45	\$145.61	\$182.11	\$205.07	\$227.29	\$249.64	\$277.57	88	
89	\$74.89	\$98.83	\$119.97	\$135.54	\$150.93	\$166.93	\$187.13	\$109.92	\$151.76	\$189.82	\$213.76	\$237.00	\$260.35	\$289.56	89	
90	\$78.32	\$103.31	\$125.50	\$141.79	\$157.94	\$174.74	\$195.91	\$114.41	\$157.90	\$197.55	\$222.49	\$246.73	\$271.07			

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age
	Comprehensive - 60 Day EP - 50% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$4.34	\$5.34	\$6.17	\$6.84	\$7.54	\$8.29	\$9.32	\$9.88	\$12.48	\$14.75	\$17.03	\$19.29	\$21.65	\$24.57	25	
26	\$4.36	\$5.36	\$6.20	\$6.87	\$7.60	\$8.39	\$9.40	\$10.00	\$12.63	\$14.95	\$17.24	\$19.56	\$21.95	\$24.91	26	
27	\$4.41	\$5.42	\$6.25	\$6.94	\$7.66	\$8.43	\$9.50	\$10.12	\$12.80	\$15.13	\$17.44	\$19.80	\$22.21	\$25.25	27	
28	\$4.42	\$5.45	\$6.30	\$7.00	\$7.73	\$8.54	\$9.55	\$10.26	\$12.95	\$15.33	\$17.69	\$20.07	\$22.51	\$25.58	28	
29	\$4.44	\$5.48	\$6.34	\$7.04	\$7.79	\$8.61	\$9.65	\$10.36	\$13.10	\$15.50	\$17.89	\$20.31	\$22.82	\$25.93	29	
30	\$4.48	\$5.50	\$6.38	\$7.09	\$7.86	\$8.65	\$9.69	\$10.49	\$13.25	\$15.68	\$18.13	\$20.54	\$23.09	\$26.26	30	
31	\$4.49	\$5.54	\$6.42	\$7.15	\$7.91	\$8.74	\$9.80	\$10.62	\$13.43	\$15.87	\$18.34	\$20.82	\$23.37	\$26.59	31	
32	\$4.53	\$5.58	\$6.47	\$7.21	\$7.96	\$8.78	\$9.87	\$10.74	\$13.59	\$16.06	\$18.56	\$21.07	\$23.66	\$26.92	32	
33	\$4.55	\$5.61	\$6.52	\$7.24	\$8.02	\$8.85	\$9.93	\$10.85	\$13.74	\$16.24	\$18.77	\$21.32	\$23.94	\$27.26	33	
34	\$4.57	\$5.64	\$6.56	\$7.29	\$8.09	\$8.92	\$10.02	\$11.00	\$13.89	\$16.44	\$18.98	\$21.57	\$24.26	\$27.57	34	
35	\$4.60	\$5.68	\$6.58	\$7.36	\$8.12	\$8.98	\$10.08	\$11.12	\$14.06	\$16.62	\$19.23	\$21.83	\$24.54	\$27.93	35	
36	\$4.66	\$5.74	\$6.69	\$7.45	\$8.25	\$9.10	\$10.26	\$11.26	\$14.24	\$16.88	\$19.51	\$22.16	\$24.91	\$28.35	36	
37	\$4.69	\$5.81	\$6.75	\$7.53	\$8.35	\$9.24	\$10.37	\$11.41	\$14.44	\$17.07	\$19.77	\$22.49	\$25.28	\$28.76	37	
38	\$4.74	\$5.87	\$6.85	\$7.64	\$8.47	\$9.37	\$10.52	\$11.56	\$14.65	\$17.33	\$20.08	\$22.82	\$25.66	\$29.22	38	
39	\$4.79	\$5.95	\$6.94	\$7.76	\$8.58	\$9.50	\$10.66	\$11.71	\$14.83	\$17.57	\$20.34	\$23.10	\$26.00	\$29.62	39	
40	\$4.83	\$6.00	\$7.02	\$7.86	\$8.71	\$9.63	\$10.80	\$11.90	\$15.03	\$17.82	\$20.62	\$23.45	\$26.38	\$30.06	40	
41	\$4.86	\$6.06	\$7.10	\$7.95	\$8.79	\$9.75	\$10.95	\$12.05	\$15.26	\$18.04	\$20.93	\$23.76	\$26.73	\$30.49	41	
42	\$4.93	\$6.15	\$7.21	\$8.04	\$8.92	\$9.87	\$11.12	\$12.20	\$15.46	\$18.30	\$21.19	\$24.10	\$27.10	\$30.91	42	
43	\$4.98	\$6.23	\$7.28	\$8.13	\$9.02	\$10.00	\$11.26	\$12.35	\$15.64	\$18.55	\$21.46	\$24.42	\$27.49	\$31.33	43	
44	\$5.00	\$6.30	\$7.36	\$8.24	\$9.13	\$10.12	\$11.40	\$12.52	\$15.84	\$18.76	\$21.75	\$24.74	\$27.84	\$31.76	44	
45	\$5.05	\$6.34	\$7.44	\$8.33	\$9.24	\$10.26	\$11.54	\$12.68	\$16.05	\$18.98	\$22.03	\$25.06	\$28.22	\$32.18	45	
46	\$5.15	\$6.47	\$7.60	\$8.54	\$9.48	\$10.50	\$11.84	\$12.88	\$16.31	\$19.33	\$22.40	\$25.50	\$28.73	\$32.75	46	
47	\$5.26	\$6.58	\$7.77	\$8.72	\$9.68	\$10.74	\$12.09	\$13.10	\$16.59	\$19.66	\$22.82	\$25.96	\$29.23	\$33.34	47	
48	\$5.34	\$6.72	\$7.95	\$8.91	\$9.90	\$11.00	\$12.40	\$13.31	\$16.88	\$19.98	\$23.20	\$26.40	\$29.73	\$33.93	48	
49	\$5.44	\$6.85	\$8.11	\$9.09	\$10.12	\$11.22	\$12.68	\$13.55	\$17.15	\$20.31	\$23.58	\$26.84	\$30.23	\$34.47	49	
50	\$5.50	\$7.00	\$8.26	\$9.26	\$10.33	\$11.47	\$12.95	\$13.74	\$17.41	\$20.63	\$23.94	\$27.29	\$30.75	\$35.07	50	
51	\$5.61	\$7.13	\$8.42	\$9.50	\$10.54	\$11.71	\$13.24	\$13.95	\$17.70	\$20.97	\$24.34	\$27.71	\$31.25	\$35.65	51	
52	\$5.70	\$7.24	\$8.61	\$9.67	\$10.78	\$11.98	\$13.52	\$14.15	\$17.94	\$21.29	\$24.72	\$28.18	\$31.73	\$36.24	52	
53	\$5.79	\$7.38	\$8.77	\$9.87	\$11.00	\$12.21	\$13.79	\$14.39	\$18.22	\$21.63	\$25.13	\$28.60	\$32.24	\$36.80	53	
54	\$5.87	\$7.51	\$8.92	\$10.04	\$11.21	\$12.45	\$14.08	\$14.59	\$18.51	\$21.95	\$25.48	\$29.06	\$32.74	\$37.37	54	
55	\$5.97	\$7.64	\$9.09	\$10.26	\$11.42	\$12.71	\$14.36	\$14.82	\$18.77	\$22.25	\$25.86	\$29.49	\$33.26	\$37.98	55	
56	\$6.55	\$8.27	\$9.80	\$11.07	\$12.35	\$13.77	\$15.61	\$15.50	\$19.71	\$23.42	\$27.24	\$31.11	\$35.09	\$40.11	56	
57	\$7.13	\$8.93	\$10.50	\$11.90	\$13.30	\$14.84	\$16.82	\$16.21	\$20.63	\$24.56	\$28.63	\$32.70	\$36.95	\$42.27	57	
58	\$7.69	\$9.60	\$11.22	\$12.72	\$14.26	\$15.93	\$18.03	\$16.90	\$21.58	\$25.69	\$30.01	\$34.34	\$38.83	\$44.43	58	
59	\$8.27	\$10.26	\$11.92	\$13.56	\$15.20	\$17.00	\$19.28	\$17.58	\$22.51	\$26.85	\$31.40	\$35.95	\$40.66	\$46.58	59	
60	\$8.85	\$10.89	\$12.63	\$14.36	\$16.15	\$18.04	\$20.49	\$18.30	\$23.45	\$27.98	\$32.75	\$37.57	\$42.52	\$48.71	60	
61	\$9.44	\$11.55	\$13.33	\$15.19	\$17.06	\$19.13	\$21.72	\$18.97	\$24.37	\$29.12	\$34.14	\$39.16	\$44.39	\$50.88	61	
62	\$10.00	\$12.20	\$14.06	\$16.01	\$18.02	\$20.18	\$22.95	\$19.68	\$25.30	\$30.29	\$35.55	\$40.79	\$46.25	\$53.01	62	
63	\$11.06	\$13.49	\$15.53	\$17.73	\$19.96	\$22.36	\$25.43	\$21.34	\$27.37	\$32.69	\$38.26	\$43.83	\$49.58	\$56.78	63	
64	\$12.09	\$14.79	\$17.04	\$19.43	\$21.88	\$24.54	\$27.86	\$23.00	\$29.43	\$35.12	\$40.96	\$46.83	\$52.93	\$60.52	64	
65	\$13.13	\$16.08	\$18.55	\$21.13	\$23.80	\$26.70	\$30.34	\$24.64	\$31.49	\$37.56	\$43.70	\$49.86	\$56.27	\$64.29	65	
66	\$14.21	\$17.36	\$20.03	\$22.86	\$25.76	\$28.88	\$32.82	\$26.29	\$33.56	\$39.95	\$46.42	\$52.87	\$59.59	\$68.03	66	
67	\$15.26	\$18.64	\$21.52	\$24.56	\$27.68	\$31.02	\$35.28	\$27.94	\$35.63	\$42.38	\$49.14	\$55.91	\$62.92	\$71.78	67	
68	\$17.33	\$21.23	\$24.55	\$27.93	\$31.43	\$35.20	\$39.98	\$30.97	\$39.57	\$47.14	\$54.38	\$61.62	\$69.14	\$78.66	68	
69	\$19.41	\$23.79	\$27.55	\$31.33	\$35.20	\$39.37	\$44.71	\$34.00	\$43.50	\$51.94	\$59.60	\$67.31	\$75.35	\$85.52	69	
70	\$21.46	\$26.38	\$30.58	\$34.70	\$38.95	\$43.55	\$49.40	\$37.01	\$47.47	\$56.72	\$64.85	\$73.02	\$81.53	\$92.39	70	
71	\$23.55	\$28.96	\$33.57	\$38.08	\$42.72	\$47.70	\$54.10	\$40.03	\$51.42	\$61.48	\$70.06	\$78.70	\$87.75	\$99.24	71	
72	\$25.62	\$31.55	\$36.60	\$41.46	\$46.46	\$51.87	\$58.80	\$43.05	\$55.36	\$66.23	\$75.32	\$84.42	\$93.93	\$106.12	72	
73	\$29.32	\$36.32	\$42.29	\$47.77	\$53.38	\$59.48	\$67.29	\$48.18	\$62.29	\$74.80	\$84.68	\$94.62	\$105.00	\$118.40	73	
74	\$33.04	\$41.11	\$47.99	\$54.07	\$60.28	\$67.08	\$75.77	\$53.34	\$69.21	\$83.36	\$94.07	\$104.82	\$116.11	\$130.65	74	
75	\$36.77	\$45.87	\$53.67	\$60.36	\$67.23	\$74.67	\$84.28	\$58.45	\$76.14	\$91.92	\$103.44	\$115.02	\$127.18	\$142.94	75	
76	\$40.50	\$50.64	\$59.38	\$66.63	\$74.13	\$82.26	\$92.77	\$63.61	\$83.07	\$100.48	\$112.82	\$125.25	\$138.25	\$155.19	76	
77	\$44.21	\$55.43	\$65.07	\$72.94	\$81.06	\$89.86	\$101.29	\$68.72	\$89.99	\$109.03	\$122.19	\$135.45	\$149.36	\$167.48	77	
78	\$47.66	\$59.85	\$70.40	\$78.85	\$87.58	\$97.00	\$109.19	\$73.01	\$95.86	\$116.35	\$130.30	\$144.31	\$158.97	\$177.94	78	
79	\$51.09	\$64.26	\$75.71	\$84.76	\$94.07	\$104.15	\$117.14	\$77.27	\$101.73	\$123.69	\$138.40	\$153.16	\$168.58	\$188.42	79	
80	\$54.53	\$68.65	\$81.04	\$90.69	\$100.61	\$111.29	\$125.05	\$81.55	\$107.60	\$131.02	\$146.54	\$162.03	\$178.18	\$198.89	80	
81	\$57.94	\$73.09	\$86.35	\$96.57	\$107.10	\$118.44	\$132.96	\$85.85	\$113.46	\$138.36	\$154.67	\$170.89	\$187.78	\$209.38	81	
82	\$61.39	\$77.48	\$91.65	\$102.50	\$113.60	\$125.62	\$140.90	\$90.12	\$119.33	\$145.69	\$162.76	\$179.76	\$197.41	\$219.82	82	
83	\$65.89	\$83.35	\$98.71	\$110.41	\$122.35	\$135.19	\$151.54	\$96.02	\$127.37	\$155.77	\$173.96	\$192.02	\$210.75	\$234.44	83	
84	\$70.41	\$89.19	\$105.79	\$118.29	\$131.08	\$144.80	\$162.18	\$101.90	\$135.45	\$165.83	\$185.14	\$204.27	\$224.10	\$249.05	84	
85	\$74.91	\$95.05	\$112.85	\$126.21	\$139.80	\$154.40	\$172.84	\$107.85	\$143.50	\$175.88	\$196.34	\$216.53	\$237.45	\$263.65	85	
86	\$79.44	\$100.88	\$119.94	\$134.10	\$148.54	\$164.00	\$183.48	\$113.74	\$151.55	\$185.99	\$207.49	\$228.83	\$250.79	\$278.26	86	
87	\$83.96	\$106.73	\$127.01	\$142.02	\$157.28	\$173.62	\$194.13	\$119.64	\$159.58	\$196.05	\$218.69	\$241.09	\$264.14	\$292.87	87	
88	\$88.21	\$112.10	\$133.46	\$149.26	\$165.36	\$182.57	\$204.16	\$124.95	\$166.61	\$204.74	\$228.38	\$251.87	\$276.00	\$306.10	88	
89	\$92.47	\$117.50	\$139.91	\$156.54	\$173.45	\$191.52	\$214.22	\$130.25	\$173.65	\$213.42	\$238.08	\$262.63	\$287.85	\$319.29	89	
90	\$96.71	\$122.84	\$146.34	\$163.78	\$181.53	\$200.47	\$224.24	\$135.57	\$180.68	\$222.10	\$247.79	\$273.41	\$299.73	\$332.49	90	
91	\$101.00	\$128.22														

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age
	Comprehensive - 60 Day EP - 80% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$5.04	\$6.12	\$7.01	\$7.76	\$8.54	\$9.39	\$10.50	\$10.89	\$13.61	\$15.99	\$18.37	\$20.78	\$23.25	\$26.37	25	
26	\$5.05	\$6.15	\$7.07	\$7.80	\$8.61	\$9.45	\$10.59	\$11.04	\$13.79	\$16.21	\$18.59	\$21.01	\$23.58	\$26.72	26	
27	\$5.11	\$6.20	\$7.10	\$7.87	\$8.65	\$9.53	\$10.66	\$11.17	\$13.95	\$16.38	\$18.82	\$21.30	\$23.88	\$27.08	27	
28	\$5.13	\$6.24	\$7.16	\$7.92	\$8.72	\$9.61	\$10.77	\$11.31	\$14.12	\$16.59	\$19.06	\$21.57	\$24.19	\$27.47	28	
29	\$5.15	\$6.26	\$7.22	\$7.97	\$8.78	\$9.67	\$10.84	\$11.45	\$14.30	\$16.80	\$19.30	\$21.84	\$24.49	\$27.82	29	
30	\$5.18	\$6.32	\$7.25	\$8.04	\$8.85	\$9.76	\$10.93	\$11.58	\$14.49	\$17.02	\$19.56	\$22.11	\$24.81	\$28.19	30	
31	\$5.20	\$6.37	\$7.29	\$8.10	\$8.92	\$9.82	\$11.02	\$11.70	\$14.65	\$17.19	\$19.77	\$22.39	\$25.13	\$28.53	31	
32	\$5.21	\$6.39	\$7.36	\$8.13	\$8.98	\$9.90	\$11.12	\$11.85	\$14.82	\$17.39	\$20.02	\$22.67	\$25.43	\$28.91	32	
33	\$5.28	\$6.43	\$7.39	\$8.23	\$9.06	\$9.98	\$11.19	\$11.99	\$14.98	\$17.62	\$20.27	\$22.94	\$25.75	\$29.24	33	
34	\$5.30	\$6.47	\$7.45	\$8.26	\$9.10	\$10.04	\$11.29	\$12.11	\$15.17	\$17.82	\$20.49	\$23.21	\$26.03	\$29.60	34	
35	\$5.33	\$6.52	\$7.51	\$8.29	\$9.17	\$10.12	\$11.36	\$12.25	\$15.34	\$18.01	\$20.70	\$23.47	\$26.33	\$29.97	35	
36	\$5.36	\$6.58	\$7.60	\$8.42	\$9.31	\$10.28	\$11.52	\$12.42	\$15.53	\$18.26	\$21.01	\$23.84	\$26.73	\$30.44	36	
37	\$5.44	\$6.68	\$7.69	\$8.55	\$9.44	\$10.43	\$11.69	\$12.60	\$15.77	\$18.53	\$21.34	\$24.19	\$27.15	\$30.87	37	
38	\$5.49	\$6.72	\$7.80	\$8.65	\$9.55	\$10.54	\$11.85	\$12.78	\$15.99	\$18.77	\$21.64	\$24.54	\$27.54	\$31.34	38	
39	\$5.54	\$6.83	\$7.88	\$8.77	\$9.68	\$10.67	\$12.03	\$12.95	\$16.21	\$19.04	\$21.95	\$24.88	\$27.93	\$31.78	39	
40	\$5.60	\$6.87	\$7.98	\$8.90	\$9.81	\$10.84	\$12.18	\$13.11	\$16.40	\$19.29	\$22.24	\$25.24	\$28.34	\$32.25	40	
41	\$5.64	\$6.99	\$8.10	\$8.98	\$9.93	\$11.00	\$12.34	\$13.28	\$16.63	\$19.56	\$22.54	\$25.58	\$28.74	\$32.70	41	
42	\$5.70	\$7.04	\$8.18	\$9.10	\$10.06	\$11.14	\$12.49	\$13.46	\$16.88	\$19.81	\$22.86	\$25.93	\$29.12	\$33.17	42	
43	\$5.74	\$7.13	\$8.27	\$9.22	\$10.19	\$11.26	\$12.68	\$13.63	\$17.06	\$20.08	\$23.15	\$26.27	\$29.53	\$33.63	43	
44	\$5.81	\$7.21	\$8.38	\$9.31	\$10.32	\$11.41	\$12.83	\$13.80	\$17.30	\$20.32	\$23.46	\$26.64	\$29.93	\$34.08	44	
45	\$5.87	\$7.28	\$8.47	\$9.44	\$10.44	\$11.55	\$13.00	\$13.98	\$17.52	\$20.59	\$23.76	\$26.96	\$30.32	\$34.55	45	
46	\$5.97	\$7.40	\$8.65	\$9.65	\$10.67	\$11.84	\$13.30	\$14.23	\$17.82	\$20.96	\$24.19	\$27.47	\$30.86	\$35.16	46	
47	\$6.06	\$7.57	\$8.85	\$9.87	\$10.93	\$12.09	\$13.63	\$14.45	\$18.11	\$21.29	\$24.59	\$27.91	\$31.40	\$35.79	47	
48	\$6.19	\$7.71	\$9.05	\$10.08	\$11.17	\$12.37	\$13.94	\$14.69	\$18.43	\$21.65	\$25.01	\$28.41	\$31.94	\$36.42	48	
49	\$6.30	\$7.87	\$9.22	\$10.30	\$11.42	\$12.67	\$14.26	\$14.91	\$18.71	\$22.00	\$25.43	\$28.89	\$32.48	\$37.02	49	
50	\$6.39	\$8.02	\$9.40	\$10.51	\$11.68	\$12.94	\$14.58	\$15.17	\$18.98	\$22.36	\$25.83	\$29.35	\$33.02	\$37.64	50	
51	\$6.50	\$8.14	\$9.60	\$10.72	\$11.91	\$13.23	\$14.89	\$15.41	\$19.30	\$22.70	\$26.26	\$29.83	\$33.56	\$38.26	51	
52	\$6.58	\$8.29	\$9.78	\$10.94	\$12.16	\$13.49	\$15.21	\$15.64	\$19.59	\$23.05	\$26.66	\$30.31	\$34.09	\$38.88	52	
53	\$6.70	\$8.47	\$9.96	\$11.16	\$12.41	\$13.77	\$15.51	\$15.87	\$19.89	\$23.42	\$27.07	\$30.77	\$34.64	\$39.52	53	
54	\$6.83	\$8.62	\$10.15	\$11.38	\$12.67	\$14.06	\$15.84	\$16.12	\$20.20	\$23.76	\$27.49	\$31.26	\$35.18	\$40.11	54	
55	\$6.93	\$8.77	\$10.34	\$11.58	\$12.88	\$14.34	\$16.16	\$16.36	\$20.49	\$24.12	\$27.90	\$31.72	\$35.72	\$40.73	55	
56	\$7.57	\$9.51	\$11.16	\$12.53	\$13.95	\$15.51	\$17.55	\$17.10	\$21.51	\$25.36	\$29.39	\$33.44	\$37.71	\$43.04	56	
57	\$8.25	\$10.28	\$11.93	\$13.46	\$15.01	\$16.74	\$18.92	\$17.88	\$22.53	\$26.60	\$30.87	\$35.20	\$39.72	\$45.36	57	
58	\$8.92	\$11.01	\$12.75	\$14.39	\$16.10	\$17.93	\$20.31	\$18.64	\$23.58	\$27.84	\$32.38	\$36.93	\$41.69	\$47.68	58	
59	\$9.60	\$11.74	\$13.57	\$15.33	\$17.17	\$19.14	\$21.69	\$19.42	\$24.57	\$29.09	\$33.85	\$38.68	\$43.70	\$49.95	59	
60	\$10.28	\$12.49	\$14.38	\$16.27	\$18.19	\$20.34	\$23.08	\$20.18	\$25.61	\$30.32	\$35.34	\$40.41	\$45.70	\$52.27	60	
61	\$10.93	\$13.25	\$15.19	\$17.19	\$19.28	\$21.56	\$24.44	\$20.97	\$26.60	\$31.56	\$36.82	\$42.15	\$47.69	\$54.59	61	
62	\$11.58	\$13.98	\$15.99	\$18.13	\$20.34	\$22.75	\$25.83	\$21.72	\$27.64	\$32.81	\$38.33	\$43.89	\$49.67	\$56.91	62	
63	\$12.81	\$15.48	\$17.70	\$20.08	\$22.53	\$25.18	\$28.60	\$23.55	\$29.89	\$35.45	\$41.26	\$47.13	\$53.28	\$60.91	63	
64	\$14.02	\$16.95	\$19.40	\$22.00	\$24.70	\$27.66	\$31.40	\$25.36	\$32.14	\$38.04	\$44.20	\$50.40	\$56.84	\$64.95	64	
65	\$15.24	\$18.44	\$21.09	\$23.91	\$26.88	\$30.08	\$34.16	\$27.19	\$34.39	\$40.67	\$47.13	\$53.65	\$60.43	\$68.99	65	
66	\$16.46	\$19.93	\$22.78	\$25.86	\$29.06	\$32.53	\$36.93	\$29.04	\$36.63	\$43.31	\$50.07	\$56.91	\$64.03	\$73.01	66	
67	\$17.69	\$21.38	\$24.49	\$27.81	\$31.25	\$34.97	\$39.72	\$30.84	\$38.90	\$45.94	\$53.00	\$60.15	\$67.61	\$77.03	67	
68	\$20.08	\$24.36	\$27.91	\$31.63	\$35.48	\$39.68	\$45.01	\$34.19	\$43.19	\$51.11	\$58.66	\$66.29	\$74.28	\$84.39	68	
69	\$22.48	\$27.33	\$31.34	\$35.46	\$39.73	\$44.38	\$50.31	\$37.50	\$47.50	\$56.27	\$64.30	\$72.42	\$80.93	\$91.77	69	
70	\$24.88	\$30.28	\$34.77	\$39.27	\$43.98	\$49.06	\$55.58	\$40.82	\$51.81	\$61.45	\$69.92	\$78.54	\$87.60	\$99.14	70	
71	\$27.26	\$33.21	\$38.20	\$43.12	\$48.19	\$53.76	\$60.89	\$44.17	\$56.13	\$66.61	\$75.58	\$84.68	\$94.26	\$106.51	71	
72	\$29.68	\$36.18	\$41.63	\$46.94	\$52.46	\$58.46	\$66.17	\$47.51	\$60.41	\$71.76	\$81.22	\$90.83	\$100.91	\$113.88	72	
73	\$33.96	\$41.66	\$48.13	\$54.07	\$60.24	\$67.05	\$75.73	\$53.16	\$68.01	\$81.05	\$91.35	\$101.80	\$112.83	\$127.04	73	
74	\$38.29	\$47.13	\$54.59	\$61.19	\$68.08	\$75.58	\$85.30	\$58.83	\$75.56	\$90.30	\$101.47	\$112.78	\$124.73	\$140.23	74	
75	\$42.59	\$52.61	\$61.08	\$68.33	\$75.87	\$84.16	\$94.87	\$64.49	\$83.12	\$99.60	\$111.56	\$123.75	\$136.64	\$153.38	75	
76	\$46.92	\$58.10	\$67.57	\$75.45	\$83.68	\$92.72	\$104.44	\$70.18	\$90.69	\$108.87	\$121.70	\$134.73	\$148.56	\$166.57	76	
77	\$51.21	\$63.56	\$74.05	\$82.59	\$91.50	\$101.29	\$114.00	\$75.85	\$98.25	\$118.10	\$131.79	\$145.71	\$160.46	\$179.71	77	
78	\$55.20	\$68.63	\$80.09	\$89.29	\$98.84	\$109.33	\$122.90	\$80.55	\$104.66	\$126.07	\$140.55	\$155.25	\$170.78	\$190.97	78	
79	\$59.18	\$73.69	\$86.14	\$95.96	\$106.20	\$117.38	\$131.82	\$85.29	\$111.06	\$134.03	\$149.30	\$164.79	\$181.11	\$202.19	79	
80	\$63.17	\$78.78	\$92.20	\$102.65	\$113.54	\$125.43	\$140.75	\$90.00	\$117.46	\$141.95	\$158.04	\$174.31	\$191.45	\$213.43	80	
81	\$67.13	\$83.83	\$98.24	\$109.35	\$120.88	\$133.49	\$149.68	\$94.71	\$123.86	\$149.89	\$166.80	\$183.84	\$201.76	\$224.66	81	
82	\$71.13	\$88.89	\$104.28	\$116.04	\$128.23	\$141.56	\$158.60	\$99.46	\$130.26	\$157.83	\$175.56	\$193.39	\$212.08	\$235.91	82	
83	\$76.35	\$95.60	\$112.33	\$124.98	\$138.09	\$152.36	\$170.55	\$105.95	\$139.05	\$168.76	\$187.60	\$206.57	\$226.43	\$251.59	83	
84	\$81.57	\$102.29	\$120.35	\$133.92	\$147.96	\$163.20	\$182.56	\$112.48	\$147.85	\$179.66	\$199.68	\$219.78	\$240.76	\$267.26	84	
85	\$86.79	\$109.00	\$128.42	\$142.86	\$157.81	\$174.00	\$194.52	\$119.01	\$156.65	\$190.56	\$211.74	\$232.97	\$255.10	\$282.94	85	
86	\$92.01	\$115.72	\$136.45	\$151.82	\$167.68	\$184.81	\$206.50	\$125.50	\$165.44	\$201.48	\$223.81	\$246.15	\$269.44	\$298.61	86	
87	\$97.26	\$122.40	\$144.52	\$160.77	\$177.52	\$195.67	\$218.52	\$132.03	\$174.22	\$212.37	\$235.88	\$259.37	\$283.76	\$314.30	87	
88	\$102.19	\$128.57	\$151.84	\$168.98	\$186.66	\$205.75	\$229.79	\$137.87	\$181.91	\$221.81	\$246.33	\$270.96	\$296.51	\$328.47	88	
89	\$107.11	\$134.73	\$159.20	\$177.21	\$195.78	\$215.85	\$241.10	\$143.74	\$189.57	\$231.21	\$256.79	\$282.57	\$309.27	\$342.63	89	
90	\$112.05	\$140.90	\$166.51	\$185.39	\$204.91	\$225.93	\$252.40	\$149.59	\$197.24	\$240.59	\$267.26	\$294.14	\$322.00	\$356.81	90	
91	\$117.00	\$147.06	\$173.													

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age
	Comprehensive - 60 Day EP - 100% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$5.44	\$6.62	\$7.59	\$8.38	\$9.22	\$10.12	\$11.32	\$11.36	\$14.13	\$16.54	\$18.97	\$21.43	\$24.03	\$27.20	25	
26	\$5.46	\$6.69	\$7.64	\$8.42	\$9.26	\$10.20	\$11.41	\$11.52	\$14.34	\$16.76	\$19.23	\$21.72	\$24.31	\$27.56	26	
27	\$5.48	\$6.71	\$7.69	\$8.49	\$9.35	\$10.29	\$11.52	\$11.66	\$14.51	\$16.99	\$19.45	\$22.00	\$24.64	\$27.94	27	
28	\$5.50	\$6.75	\$7.76	\$8.56	\$9.41	\$10.36	\$11.59	\$11.79	\$14.68	\$17.19	\$19.72	\$22.31	\$24.99	\$28.34	28	
29	\$5.54	\$6.82	\$7.80	\$8.63	\$9.50	\$10.45	\$11.70	\$11.92	\$14.84	\$17.39	\$19.97	\$22.56	\$25.29	\$28.68	29	
30	\$5.58	\$6.85	\$7.87	\$8.71	\$9.55	\$10.51	\$11.79	\$12.06	\$15.03	\$17.62	\$20.20	\$22.84	\$25.62	\$29.08	30	
31	\$5.60	\$6.87	\$7.92	\$8.76	\$9.63	\$10.62	\$11.90	\$12.21	\$15.21	\$17.82	\$20.45	\$23.12	\$25.95	\$29.43	31	
32	\$5.63	\$6.94	\$7.97	\$8.80	\$9.69	\$10.67	\$11.99	\$12.35	\$15.38	\$18.02	\$20.69	\$23.42	\$26.26	\$29.82	32	
33	\$5.67	\$6.99	\$8.02	\$8.90	\$9.78	\$10.78	\$12.06	\$12.49	\$15.54	\$18.22	\$20.96	\$23.67	\$26.57	\$30.19	33	
34	\$5.70	\$7.02	\$8.09	\$8.93	\$9.83	\$10.84	\$12.18	\$12.63	\$15.76	\$18.44	\$21.19	\$23.96	\$26.88	\$30.57	34	
35	\$5.73	\$7.07	\$8.12	\$9.00	\$9.91	\$10.93	\$12.25	\$12.78	\$15.93	\$18.64	\$21.43	\$24.26	\$27.20	\$30.92	35	
36	\$5.79	\$7.15	\$8.24	\$9.11	\$10.04	\$11.08	\$12.42	\$12.96	\$16.15	\$18.91	\$21.74	\$24.61	\$27.64	\$31.40	36	
37	\$5.83	\$7.23	\$8.33	\$9.24	\$10.19	\$11.23	\$12.61	\$13.12	\$16.37	\$19.20	\$22.06	\$24.99	\$28.00	\$31.87	37	
38	\$5.89	\$7.32	\$8.42	\$9.37	\$10.33	\$11.40	\$12.80	\$13.31	\$16.61	\$19.44	\$22.38	\$25.32	\$28.43	\$32.35	38	
39	\$5.96	\$7.38	\$8.55	\$9.50	\$10.47	\$11.55	\$12.96	\$13.49	\$16.85	\$19.72	\$22.69	\$25.69	\$28.83	\$32.81	39	
40	\$6.00	\$7.46	\$8.65	\$9.61	\$10.59	\$11.70	\$13.12	\$13.70	\$17.05	\$19.98	\$23.00	\$26.05	\$29.25	\$33.28	40	
41	\$6.06	\$7.54	\$8.77	\$9.74	\$10.72	\$11.85	\$13.30	\$13.86	\$17.27	\$20.27	\$23.34	\$26.43	\$29.64	\$33.77	41	
42	\$6.13	\$7.64	\$8.88	\$9.83	\$10.85	\$12.01	\$13.49	\$14.06	\$17.52	\$20.50	\$23.62	\$26.79	\$30.07	\$34.22	42	
43	\$6.20	\$7.73	\$8.96	\$9.95	\$11.01	\$12.16	\$13.67	\$14.23	\$17.74	\$20.81	\$23.92	\$27.15	\$30.49	\$34.70	43	
44	\$6.25	\$7.80	\$9.07	\$10.06	\$11.15	\$12.31	\$13.83	\$14.41	\$17.96	\$21.07	\$24.26	\$27.49	\$30.90	\$35.16	44	
45	\$6.31	\$7.88	\$9.17	\$10.19	\$11.29	\$12.45	\$14.00	\$14.58	\$18.18	\$21.32	\$24.57	\$27.84	\$31.29	\$35.65	45	
46	\$6.42	\$8.07	\$9.39	\$10.44	\$11.54	\$12.78	\$14.36	\$14.83	\$18.51	\$21.69	\$25.00	\$28.35	\$31.86	\$36.30	46	
47	\$6.55	\$8.23	\$9.58	\$10.66	\$11.83	\$13.08	\$14.69	\$15.09	\$18.81	\$22.06	\$25.43	\$28.83	\$32.40	\$36.92	47	
48	\$6.65	\$8.38	\$9.78	\$10.89	\$12.06	\$13.35	\$15.03	\$15.33	\$19.13	\$22.41	\$25.84	\$29.32	\$32.99	\$37.56	48	
49	\$6.75	\$8.55	\$9.98	\$11.15	\$12.34	\$13.67	\$15.38	\$15.60	\$19.43	\$22.78	\$26.28	\$29.83	\$33.52	\$38.19	49	
50	\$6.86	\$8.71	\$10.19	\$11.36	\$12.60	\$13.95	\$15.73	\$15.80	\$19.73	\$23.15	\$26.71	\$30.31	\$34.08	\$38.84	50	
51	\$7.00	\$8.85	\$10.39	\$11.59	\$12.86	\$14.26	\$16.08	\$16.06	\$20.07	\$23.52	\$27.15	\$30.80	\$34.64	\$39.47	51	
52	\$7.09	\$9.02	\$10.59	\$11.84	\$13.12	\$14.57	\$16.40	\$16.31	\$20.35	\$23.89	\$27.56	\$31.29	\$35.20	\$40.11	52	
53	\$7.22	\$9.17	\$10.79	\$12.06	\$13.39	\$14.84	\$16.75	\$16.54	\$20.67	\$24.26	\$27.99	\$31.78	\$35.78	\$40.77	53	
54	\$7.35	\$9.32	\$11.01	\$12.31	\$13.67	\$15.17	\$17.07	\$16.80	\$20.98	\$24.61	\$28.43	\$32.28	\$36.32	\$41.40	54	
55	\$7.44	\$9.51	\$11.21	\$12.53	\$13.93	\$15.47	\$17.42	\$17.05	\$21.29	\$24.99	\$28.83	\$32.75	\$36.87	\$42.04	55	
56	\$8.14	\$10.32	\$12.06	\$13.56	\$15.09	\$16.76	\$18.92	\$17.86	\$22.36	\$26.27	\$30.38	\$34.56	\$38.93	\$44.43	56	
57	\$8.90	\$11.14	\$12.95	\$14.56	\$16.23	\$18.04	\$20.44	\$18.64	\$23.42	\$27.55	\$31.92	\$36.34	\$40.99	\$46.80	57	
58	\$9.60	\$11.92	\$13.82	\$15.54	\$17.36	\$19.38	\$21.90	\$19.44	\$24.47	\$28.83	\$33.49	\$38.16	\$43.04	\$49.19	58	
59	\$10.32	\$12.73	\$14.69	\$16.57	\$18.53	\$20.67	\$23.42	\$20.27	\$25.52	\$30.13	\$34.99	\$39.94	\$45.10	\$51.57	59	
60	\$11.04	\$13.56	\$15.54	\$17.57	\$19.67	\$21.96	\$24.89	\$21.06	\$26.57	\$31.42	\$36.56	\$41.75	\$47.14	\$53.96	60	
61	\$11.74	\$14.38	\$16.44	\$18.59	\$20.83	\$23.28	\$26.38	\$21.86	\$27.66	\$32.69	\$38.08	\$43.53	\$49.22	\$56.32	61	
62	\$12.45	\$15.19	\$17.32	\$19.59	\$21.98	\$24.56	\$27.86	\$22.67	\$28.68	\$33.96	\$39.61	\$45.33	\$51.29	\$58.70	62	
63	\$13.77	\$16.79	\$19.15	\$21.69	\$24.31	\$27.19	\$30.87	\$24.56	\$31.02	\$36.70	\$42.67	\$48.68	\$55.01	\$62.87	63	
64	\$15.09	\$18.40	\$20.99	\$23.77	\$26.69	\$29.85	\$33.88	\$26.45	\$33.37	\$39.40	\$45.70	\$52.04	\$58.68	\$66.99	64	
65	\$16.38	\$20.00	\$22.84	\$25.86	\$29.05	\$32.48	\$36.86	\$28.36	\$35.72	\$42.13	\$48.71	\$55.39	\$62.39	\$71.18	65	
66	\$17.70	\$21.61	\$24.68	\$27.97	\$31.39	\$35.09	\$39.87	\$30.24	\$38.04	\$44.86	\$51.76	\$58.74	\$66.10	\$75.34	66	
67	\$19.03	\$23.21	\$26.53	\$30.07	\$33.74	\$37.73	\$42.86	\$32.17	\$40.40	\$47.56	\$54.78	\$62.12	\$69.80	\$79.49	67	
68	\$21.61	\$26.43	\$30.23	\$34.21	\$38.32	\$42.82	\$48.55	\$35.65	\$44.87	\$52.93	\$60.64	\$68.47	\$76.67	\$87.08	68	
69	\$24.16	\$29.61	\$33.95	\$38.33	\$42.90	\$47.88	\$54.27	\$39.12	\$49.34	\$58.29	\$66.47	\$74.80	\$83.57	\$94.67	69	
70	\$26.73	\$32.82	\$37.65	\$42.48	\$47.49	\$52.97	\$60.00	\$42.59	\$53.82	\$63.63	\$72.30	\$81.12	\$90.42	\$102.29	70	
71	\$29.32	\$36.03	\$41.37	\$46.60	\$52.08	\$58.03	\$65.71	\$46.09	\$58.30	\$68.99	\$78.15	\$87.46	\$97.30	\$109.91	71	
72	\$31.90	\$39.24	\$45.09	\$50.74	\$56.65	\$63.12	\$71.43	\$49.56	\$62.76	\$74.33	\$83.98	\$93.80	\$104.16	\$117.52	72	
73	\$36.56	\$45.19	\$52.11	\$58.45	\$65.08	\$72.34	\$81.73	\$55.47	\$70.61	\$83.95	\$94.45	\$105.13	\$116.48	\$131.09	73	
74	\$41.18	\$51.13	\$59.13	\$66.15	\$73.52	\$81.59	\$92.05	\$61.38	\$78.50	\$93.54	\$104.92	\$116.49	\$128.75	\$144.69	74	
75	\$45.83	\$57.07	\$66.15	\$73.85	\$81.94	\$90.84	\$102.36	\$67.27	\$86.35	\$103.14	\$115.35	\$127.81	\$141.06	\$158.29	75	
76	\$50.46	\$63.02	\$73.18	\$81.57	\$90.37	\$100.09	\$112.69	\$73.19	\$94.18	\$112.75	\$125.80	\$139.17	\$153.35	\$171.87	76	
77	\$55.10	\$68.95	\$80.21	\$89.30	\$98.82	\$109.32	\$122.99	\$79.11	\$102.05	\$122.35	\$136.27	\$150.50	\$165.66	\$185.44	77	
78	\$59.39	\$74.46	\$86.77	\$96.53	\$106.74	\$118.00	\$132.64	\$84.01	\$108.72	\$130.58	\$145.32	\$160.34	\$176.28	\$197.05	78	
79	\$63.65	\$79.94	\$93.28	\$103.76	\$114.67	\$126.69	\$142.26	\$88.95	\$115.35	\$138.80	\$154.36	\$170.20	\$186.96	\$208.64	79	
80	\$67.95	\$85.42	\$99.84	\$110.98	\$122.62	\$135.40	\$151.89	\$93.89	\$122.00	\$147.02	\$163.41	\$180.05	\$197.61	\$220.24	80	
81	\$72.25	\$90.90	\$106.38	\$118.22	\$130.57	\$144.09	\$161.49	\$98.82	\$128.64	\$155.25	\$172.45	\$189.89	\$208.26	\$231.83	81	
82	\$76.51	\$96.41	\$112.94	\$125.45	\$138.50	\$152.79	\$171.12	\$103.73	\$135.30	\$163.48	\$181.51	\$199.75	\$218.92	\$243.45	82	
83	\$82.13	\$103.70	\$121.65	\$135.12	\$149.15	\$164.45	\$184.07	\$110.52	\$144.43	\$174.77	\$193.99	\$213.38	\$233.73	\$259.60	83	
84	\$87.76	\$110.96	\$130.36	\$144.80	\$159.80	\$176.14	\$196.97	\$117.31	\$153.57	\$186.07	\$206.46	\$226.99	\$248.54	\$275.78	84	
85	\$93.39	\$118.22	\$139.09	\$154.50	\$170.43	\$187.82	\$209.92	\$124.11	\$162.69	\$197.38	\$218.91	\$240.62	\$263.33	\$291.97	85	
86	\$99.00	\$125.49	\$147.80	\$164.15	\$181.07	\$199.49	\$222.84	\$130.92	\$171.82	\$208.69	\$231.41	\$254.25	\$278.14	\$308.15	86	
87	\$104.63	\$132.78	\$156.51	\$173.83	\$191.74	\$211.18	\$235.79	\$137.69	\$180.97	\$219.97	\$243.86	\$267.89	\$292.92	\$324.31	87	
88	\$109.94	\$139.44	\$164.45	\$182.71	\$201.58	\$222.10	\$247.96	\$143.81	\$188.93	\$229.71	\$254.68	\$279.85	\$306.10	\$338.91	88	
89	\$115.25	\$146.12	\$172.40	\$191.59	\$211.45	\$232.99	\$260.15	\$149.90	\$196.90	\$239.45	\$265.49	\$291.84	\$319.25	\$353.54	89	
90	\$120.57	\$152.82	\$180.35	\$200.46	\$221.30	\$243.87	\$272.36	\$156.02	\$204.89							

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age
	Facility - 60 Day EP															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$3.40	\$4.32	\$5.08	\$5.70	\$6.32	\$6.99	\$7.84	\$8.04	\$10.52	\$12.70	\$14.76	\$16.80	\$18.90	\$21.49	25	
26	\$3.41	\$4.34	\$5.12	\$5.74	\$6.38	\$7.04	\$7.91	\$8.13	\$10.66	\$12.85	\$14.96	\$17.03	\$19.15	\$21.80	26	
27	\$3.43	\$4.36	\$5.16	\$5.79	\$6.42	\$7.09	\$7.97	\$8.25	\$10.79	\$13.00	\$15.14	\$17.24	\$19.41	\$22.08	27	
28	\$3.44	\$4.41	\$5.19	\$5.83	\$6.47	\$7.15	\$8.04	\$8.35	\$10.93	\$13.17	\$15.34	\$17.49	\$19.66	\$22.38	28	
29	\$3.45	\$4.42	\$5.21	\$5.87	\$6.53	\$7.21	\$8.10	\$8.43	\$11.07	\$13.31	\$15.51	\$17.70	\$19.89	\$22.67	29	
30	\$3.48	\$4.46	\$5.28	\$5.91	\$6.56	\$7.25	\$8.14	\$8.55	\$11.19	\$13.47	\$15.70	\$17.92	\$20.16	\$22.95	30	
31	\$3.50	\$4.49	\$5.31	\$5.96	\$6.60	\$7.32	\$8.24	\$8.64	\$11.32	\$13.64	\$15.91	\$18.13	\$20.42	\$23.25	31	
32	\$3.53	\$4.52	\$5.34	\$6.00	\$6.68	\$7.37	\$8.28	\$8.76	\$11.46	\$13.80	\$16.10	\$18.34	\$20.65	\$23.55	32	
33	\$3.55	\$4.55	\$5.36	\$6.04	\$6.71	\$7.40	\$8.35	\$8.85	\$11.58	\$13.95	\$16.29	\$18.58	\$20.93	\$23.87	33	
34	\$3.57	\$4.59	\$5.42	\$6.09	\$6.75	\$7.46	\$8.41	\$8.94	\$11.71	\$14.12	\$16.47	\$18.78	\$21.16	\$24.14	34	
35	\$3.58	\$4.60	\$5.45	\$6.13	\$6.83	\$7.53	\$8.48	\$9.05	\$11.86	\$14.28	\$16.67	\$19.03	\$21.39	\$24.43	35	
36	\$3.60	\$4.66	\$5.53	\$6.23	\$6.88	\$7.64	\$8.62	\$9.17	\$12.04	\$14.50	\$16.91	\$19.29	\$21.74	\$24.81	36	
37	\$3.64	\$4.70	\$5.60	\$6.31	\$7.00	\$7.76	\$8.74	\$9.28	\$12.19	\$14.69	\$17.17	\$19.58	\$22.06	\$25.17	37	
38	\$3.69	\$4.78	\$5.67	\$6.38	\$7.09	\$7.86	\$8.85	\$9.44	\$12.35	\$14.90	\$17.39	\$19.85	\$22.38	\$25.55	38	
39	\$3.73	\$4.83	\$5.73	\$6.46	\$7.19	\$7.96	\$8.96	\$9.55	\$12.53	\$15.11	\$17.65	\$20.15	\$22.70	\$25.93	39	
40	\$3.78	\$4.86	\$5.81	\$6.55	\$7.28	\$8.07	\$9.09	\$9.68	\$12.71	\$15.32	\$17.88	\$20.44	\$23.02	\$26.29	40	
41	\$3.80	\$4.93	\$5.87	\$6.60	\$7.37	\$8.18	\$9.22	\$9.81	\$12.87	\$15.50	\$18.13	\$20.69	\$23.36	\$26.66	41	
42	\$3.85	\$4.98	\$5.95	\$6.70	\$7.46	\$8.27	\$9.32	\$9.93	\$13.04	\$15.70	\$18.40	\$20.99	\$23.66	\$27.03	42	
43	\$3.89	\$5.03	\$6.00	\$6.76	\$7.54	\$8.39	\$9.45	\$10.06	\$13.19	\$15.93	\$18.62	\$21.27	\$23.99	\$27.41	43	
44	\$3.92	\$5.08	\$6.06	\$6.86	\$7.64	\$8.48	\$9.58	\$10.19	\$13.38	\$16.13	\$18.88	\$21.56	\$24.31	\$27.78	44	
45	\$3.94	\$5.13	\$6.15	\$6.94	\$7.76	\$8.61	\$9.68	\$10.33	\$13.56	\$16.33	\$19.11	\$21.84	\$24.62	\$28.18	45	
46	\$4.02	\$5.26	\$6.30	\$7.10	\$7.95	\$8.79	\$9.93	\$10.50	\$13.79	\$16.61	\$19.43	\$22.21	\$25.07	\$28.66	46	
47	\$4.08	\$5.35	\$6.42	\$7.25	\$8.11	\$9.00	\$10.18	\$10.66	\$14.00	\$16.89	\$19.77	\$22.62	\$25.50	\$29.19	47	
48	\$4.17	\$5.46	\$6.56	\$7.40	\$8.28	\$9.22	\$10.43	\$10.84	\$14.24	\$17.18	\$20.11	\$23.00	\$25.96	\$29.68	48	
49	\$4.23	\$5.57	\$6.70	\$7.57	\$8.47	\$9.41	\$10.65	\$11.02	\$14.49	\$17.44	\$20.44	\$23.37	\$26.38	\$30.19	49	
50	\$4.31	\$5.67	\$6.84	\$7.76	\$8.65	\$9.63	\$10.88	\$11.19	\$14.69	\$17.73	\$20.79	\$23.76	\$26.84	\$30.69	50	
51	\$4.36	\$5.76	\$6.95	\$7.91	\$8.81	\$9.82	\$11.14	\$11.36	\$14.95	\$18.01	\$21.11	\$24.14	\$27.26	\$31.17	51	
52	\$4.44	\$5.87	\$7.09	\$8.07	\$9.02	\$10.03	\$11.36	\$11.55	\$15.17	\$18.30	\$21.44	\$24.55	\$27.70	\$31.71	52	
53	\$4.52	\$5.97	\$7.23	\$8.23	\$9.22	\$10.26	\$11.59	\$11.71	\$15.38	\$18.58	\$21.78	\$24.92	\$28.15	\$32.20	53	
54	\$4.59	\$6.06	\$7.37	\$8.39	\$9.39	\$10.45	\$11.84	\$11.90	\$15.63	\$18.85	\$22.09	\$25.30	\$28.59	\$32.69	54	
55	\$4.66	\$6.19	\$7.51	\$8.55	\$9.58	\$10.65	\$12.06	\$12.06	\$15.84	\$19.14	\$22.45	\$25.69	\$29.04	\$33.21	55	
56	\$5.11	\$6.71	\$8.10	\$9.23	\$10.36	\$11.55	\$13.10	\$12.63	\$16.63	\$20.12	\$23.62	\$27.10	\$30.64	\$35.08	56	
57	\$5.57	\$7.24	\$8.66	\$9.91	\$11.16	\$12.44	\$14.12	\$13.19	\$17.42	\$21.11	\$24.85	\$28.50	\$32.28	\$36.99	57	
58	\$6.00	\$7.79	\$9.25	\$10.62	\$11.92	\$13.35	\$15.17	\$13.77	\$18.19	\$22.08	\$26.02	\$29.91	\$33.91	\$38.86	58	
59	\$6.46	\$8.28	\$9.83	\$11.30	\$12.72	\$14.26	\$16.21	\$14.35	\$18.98	\$23.05	\$27.22	\$31.33	\$35.50	\$40.73	59	
60	\$6.88	\$8.81	\$10.44	\$11.99	\$13.52	\$15.14	\$17.22	\$14.90	\$19.80	\$24.06	\$28.42	\$32.70	\$37.13	\$42.64	60	
61	\$7.36	\$9.37	\$11.02	\$12.68	\$14.30	\$16.05	\$18.26	\$15.48	\$20.59	\$25.04	\$29.61	\$34.12	\$38.75	\$44.52	61	
62	\$7.80	\$9.88	\$11.59	\$13.35	\$15.11	\$16.92	\$19.29	\$16.05	\$21.36	\$26.02	\$30.80	\$35.55	\$40.37	\$46.40	62	
63	\$8.63	\$10.93	\$12.85	\$14.76	\$16.73	\$18.76	\$21.36	\$17.37	\$23.10	\$28.11	\$33.17	\$38.17	\$43.30	\$49.67	63	
64	\$9.44	\$11.99	\$14.08	\$16.21	\$18.33	\$20.57	\$23.45	\$18.73	\$24.86	\$30.19	\$35.55	\$40.80	\$46.17	\$52.97	64	
65	\$10.28	\$13.03	\$15.32	\$17.63	\$19.96	\$22.39	\$25.50	\$20.08	\$26.59	\$32.28	\$37.89	\$43.44	\$49.10	\$56.25	65	
66	\$11.07	\$14.07	\$16.53	\$19.05	\$21.56	\$24.21	\$27.57	\$21.39	\$28.34	\$34.36	\$40.26	\$46.09	\$52.02	\$59.50	66	
67	\$11.90	\$15.12	\$17.78	\$20.46	\$23.17	\$26.02	\$29.64	\$22.77	\$30.07	\$36.44	\$42.60	\$48.69	\$54.93	\$62.79	67	
68	\$13.52	\$17.20	\$20.27	\$23.29	\$26.30	\$29.52	\$33.59	\$25.24	\$33.41	\$40.54	\$47.14	\$53.67	\$60.36	\$68.82	68	
69	\$15.13	\$19.29	\$22.75	\$26.12	\$29.46	\$33.02	\$37.56	\$27.69	\$36.75	\$44.61	\$51.68	\$58.65	\$65.74	\$74.81	69	
70	\$16.74	\$21.37	\$25.24	\$28.94	\$32.62	\$36.50	\$41.51	\$30.15	\$40.06	\$48.71	\$56.21	\$63.62	\$71.18	\$80.82	70	
71	\$18.34	\$23.47	\$27.71	\$31.73	\$35.78	\$40.02	\$45.47	\$32.62	\$43.38	\$52.83	\$60.76	\$68.58	\$76.59	\$86.84	71	
72	\$19.97	\$25.55	\$30.22	\$34.56	\$38.91	\$43.50	\$49.42	\$35.07	\$46.74	\$56.93	\$65.32	\$73.53	\$82.01	\$92.85	72	
73	\$22.87	\$29.43	\$34.92	\$39.80	\$44.72	\$49.88	\$56.57	\$39.25	\$52.58	\$64.29	\$73.42	\$82.44	\$91.69	\$103.58	73	
74	\$25.77	\$33.30	\$39.63	\$45.05	\$50.48	\$56.27	\$63.69	\$43.44	\$58.44	\$71.62	\$81.57	\$91.33	\$101.36	\$114.33	74	
75	\$28.67	\$37.19	\$44.34	\$50.31	\$56.29	\$62.62	\$70.85	\$47.63	\$64.29	\$78.98	\$89.69	\$100.21	\$111.03	\$125.05	75	
76	\$31.59	\$41.06	\$49.03	\$55.54	\$62.08	\$69.00	\$77.98	\$51.81	\$70.13	\$86.33	\$97.83	\$109.11	\$120.67	\$135.78	76	
77	\$34.46	\$44.90	\$53.75	\$60.81	\$67.88	\$75.38	\$85.13	\$55.99	\$76.00	\$93.68	\$105.95	\$117.99	\$130.38	\$146.51	77	
78	\$37.17	\$48.51	\$58.15	\$65.73	\$73.33	\$81.36	\$91.78	\$59.46	\$80.93	\$99.98	\$112.99	\$125.74	\$138.76	\$155.70	78	
79	\$39.82	\$52.08	\$62.52	\$70.68	\$78.78	\$87.34	\$98.43	\$62.94	\$85.90	\$106.28	\$120.05	\$133.44	\$147.16	\$164.85	79	
80	\$42.51	\$55.63	\$66.92	\$75.58	\$84.23	\$93.35	\$105.10	\$66.44	\$90.84	\$112.60	\$127.06	\$141.15	\$155.54	\$174.00	80	
81	\$45.20	\$59.23	\$71.30	\$80.53	\$89.68	\$99.35	\$111.73	\$69.91	\$95.79	\$118.89	\$134.10	\$148.88	\$163.95	\$183.16	81	
82	\$47.86	\$62.79	\$75.70	\$85.44	\$95.14	\$105.34	\$118.42	\$73.40	\$100.74	\$125.20	\$141.15	\$156.60	\$172.31	\$192.34	82	
83	\$51.41	\$67.52	\$81.52	\$92.02	\$102.44	\$113.39	\$127.36	\$78.23	\$107.53	\$133.85	\$150.85	\$167.27	\$183.97	\$205.11	83	
84	\$54.91	\$72.28	\$87.34	\$98.62	\$109.77	\$121.45	\$136.31	\$83.01	\$114.34	\$142.48	\$160.56	\$177.97	\$195.63	\$217.91	84	
85	\$58.44	\$77.02	\$93.22	\$105.22	\$117.07	\$129.51	\$145.24	\$87.82	\$121.13	\$151.13	\$170.23	\$188.66	\$207.27	\$230.66	85	
86	\$61.93	\$81.75	\$99.06	\$111.81	\$124.39	\$137.54	\$154.21	\$92.64	\$127.93	\$159.82	\$179.93	\$199.33	\$218.91	\$243.47	86	
87	\$65.44	\$86.49	\$104.86	\$118.40	\$131.69	\$145.61	\$163.15	\$97.45	\$134.73	\$168.46	\$189.63	\$210.00	\$230.59	\$256.25	87	
88	\$68.78	\$90.84	\$110.19	\$124.42	\$138.47	\$153.11	\$171.59	\$101.77	\$140.66	\$175.89	\$198.06	\$219.43	\$240.93	\$267.81	88	
89	\$72.10	\$95.18	\$115.54	\$130.49	\$145.23	\$160.63	\$180.04	\$106.11	\$146.61	\$183.39	\$206.47	\$228.82	\$251.27	\$279.35	89	
90	\$75.42	\$99.52	\$120.87	\$136.52	\$152.01	\$168.14	\$188.46	\$110.43	\$152.53	\$190.84	\$214.86	\$238.20	\$261.63	\$290.88	90	
91	\$78.74	\$103.90	\$126.19	\$142.55	\$158.78	\$175.66	\$196.90	\$114.73	\$158.48	\$198.31	\$223.27	\$247.58	\$271.97	\$302.45	91	
92	\$82.07	\$108.														

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase														Issue Age
	Comprehensive - 90 Day EP - 50% Home Care														
	Future Purchase Option							Auto 5% Compound Inflation							
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$4.14	\$5.08	\$5.87	\$6.53	\$7.21	\$7.92	\$8.90	\$9.41	\$11.92	\$14.12	\$16.30	\$18.46	\$20.70	\$23.51	25
26	\$4.16	\$5.12	\$5.89	\$6.56	\$7.24	\$7.98	\$8.94	\$9.53	\$12.07	\$14.30	\$16.51	\$18.71	\$20.99	\$23.84	26
27	\$4.18	\$5.13	\$5.96	\$6.60	\$7.29	\$8.07	\$9.05	\$9.66	\$12.23	\$14.49	\$16.73	\$18.95	\$21.27	\$24.16	27
28	\$4.19	\$5.16	\$5.98	\$6.68	\$7.36	\$8.11	\$9.10	\$9.78	\$12.37	\$14.66	\$16.91	\$19.20	\$21.56	\$24.47	28
29	\$4.22	\$5.19	\$6.02	\$6.71	\$7.40	\$8.18	\$9.17	\$9.88	\$12.53	\$14.83	\$17.15	\$19.43	\$21.83	\$24.81	29
30	\$4.24	\$5.21	\$6.06	\$6.75	\$7.46	\$8.25	\$9.24	\$10.00	\$12.70	\$14.99	\$17.35	\$19.67	\$22.09	\$25.14	30
31	\$4.27	\$5.28	\$6.12	\$6.83	\$7.52	\$8.28	\$9.31	\$10.12	\$12.83	\$15.20	\$17.56	\$19.94	\$22.38	\$25.44	31
32	\$4.29	\$5.31	\$6.17	\$6.85	\$7.57	\$8.38	\$9.40	\$10.26	\$12.97	\$15.36	\$17.77	\$20.17	\$22.65	\$25.77	32
33	\$4.32	\$5.34	\$6.20	\$6.88	\$7.64	\$8.42	\$9.48	\$10.36	\$13.12	\$15.53	\$18.00	\$20.42	\$22.92	\$26.08	33
34	\$4.33	\$5.36	\$6.25	\$6.95	\$7.69	\$8.48	\$9.53	\$10.47	\$13.26	\$15.73	\$18.18	\$20.65	\$23.21	\$26.40	34
35	\$4.34	\$5.42	\$6.30	\$7.01	\$7.76	\$8.56	\$9.61	\$10.59	\$13.43	\$15.91	\$18.41	\$20.91	\$23.47	\$26.72	35
36	\$4.41	\$5.46	\$6.38	\$7.09	\$7.86	\$8.66	\$9.75	\$10.74	\$13.61	\$16.13	\$18.68	\$21.21	\$23.84	\$27.11	36
37	\$4.44	\$5.53	\$6.43	\$7.21	\$7.96	\$8.79	\$9.90	\$10.88	\$13.80	\$16.37	\$18.92	\$21.51	\$24.19	\$27.54	37
38	\$4.49	\$5.60	\$6.53	\$7.28	\$8.09	\$8.92	\$10.03	\$11.04	\$14.00	\$16.59	\$19.22	\$21.83	\$24.55	\$27.94	38
39	\$4.55	\$5.64	\$6.60	\$7.37	\$8.18	\$9.05	\$10.18	\$11.19	\$14.21	\$16.82	\$19.48	\$22.13	\$24.89	\$28.35	39
40	\$4.59	\$5.72	\$6.69	\$7.46	\$8.27	\$9.16	\$10.32	\$11.34	\$14.39	\$17.05	\$19.73	\$22.45	\$25.25	\$28.75	40
41	\$4.64	\$5.79	\$6.75	\$7.54	\$8.39	\$9.26	\$10.45	\$11.47	\$14.58	\$17.27	\$20.02	\$22.75	\$25.61	\$29.19	41
42	\$4.67	\$5.85	\$6.85	\$7.66	\$8.48	\$9.40	\$10.59	\$11.63	\$14.76	\$17.51	\$20.30	\$23.05	\$25.96	\$29.57	42
43	\$4.71	\$5.89	\$6.93	\$7.76	\$8.61	\$9.52	\$10.72	\$11.79	\$14.96	\$17.73	\$20.54	\$23.37	\$26.29	\$29.99	43
44	\$4.75	\$5.97	\$7.01	\$7.86	\$8.72	\$9.65	\$10.85	\$11.92	\$15.14	\$17.96	\$20.83	\$23.67	\$26.66	\$30.38	44
45	\$4.81	\$6.04	\$7.09	\$7.95	\$8.80	\$9.76	\$11.01	\$12.07	\$15.35	\$18.18	\$21.09	\$23.99	\$27.01	\$30.79	45
46	\$4.87	\$6.17	\$7.24	\$8.12	\$9.02	\$10.00	\$11.26	\$12.29	\$15.62	\$18.51	\$21.46	\$24.42	\$27.49	\$31.35	46
47	\$4.98	\$6.30	\$7.39	\$8.28	\$9.23	\$10.21	\$11.54	\$12.49	\$15.87	\$18.81	\$21.83	\$24.85	\$27.97	\$31.90	47
48	\$5.05	\$6.40	\$7.54	\$8.48	\$9.44	\$10.47	\$11.79	\$12.71	\$16.13	\$19.13	\$22.20	\$25.28	\$28.45	\$32.47	48
49	\$5.15	\$6.53	\$7.71	\$8.65	\$9.65	\$10.67	\$12.06	\$12.92	\$16.38	\$19.43	\$22.56	\$25.69	\$28.94	\$33.02	49
50	\$5.21	\$6.65	\$7.87	\$8.85	\$9.83	\$10.93	\$12.34	\$13.10	\$16.63	\$19.73	\$22.92	\$26.12	\$29.40	\$33.56	50
51	\$5.33	\$6.76	\$8.02	\$9.02	\$10.04	\$11.17	\$12.60	\$13.30	\$16.91	\$20.08	\$23.30	\$26.55	\$29.90	\$34.10	51
52	\$5.42	\$6.88	\$8.20	\$9.22	\$10.28	\$11.40	\$12.87	\$13.52	\$17.18	\$20.37	\$23.66	\$26.96	\$30.37	\$34.67	52
53	\$5.49	\$7.02	\$8.35	\$9.39	\$10.47	\$11.63	\$13.12	\$13.72	\$17.42	\$20.68	\$24.04	\$27.39	\$30.86	\$35.22	53
54	\$5.58	\$7.15	\$8.49	\$9.58	\$10.66	\$11.89	\$13.42	\$13.93	\$17.70	\$20.99	\$24.41	\$27.82	\$31.34	\$35.79	54
55	\$5.67	\$7.25	\$8.65	\$9.76	\$10.88	\$12.09	\$13.70	\$14.12	\$17.94	\$21.30	\$24.76	\$28.22	\$31.81	\$36.33	55
56	\$6.23	\$7.88	\$9.32	\$10.52	\$11.76	\$13.11	\$14.83	\$14.79	\$18.85	\$22.40	\$26.10	\$29.77	\$33.58	\$38.38	56
57	\$6.75	\$8.49	\$10.00	\$11.32	\$12.70	\$14.13	\$16.01	\$15.47	\$19.73	\$23.50	\$27.41	\$31.33	\$35.40	\$40.44	57
58	\$7.32	\$9.11	\$10.66	\$12.11	\$13.59	\$15.17	\$17.18	\$16.12	\$20.63	\$24.59	\$28.73	\$32.87	\$37.17	\$42.51	58
59	\$7.86	\$9.75	\$11.36	\$12.88	\$14.49	\$16.17	\$18.34	\$16.79	\$21.52	\$25.69	\$30.06	\$34.41	\$38.93	\$44.57	59
60	\$8.40	\$10.36	\$12.04	\$13.70	\$15.36	\$17.19	\$19.52	\$17.44	\$22.40	\$26.80	\$31.39	\$35.95	\$40.70	\$46.62	60
61	\$8.94	\$11.01	\$12.71	\$14.45	\$16.27	\$18.19	\$20.68	\$18.11	\$23.30	\$27.86	\$32.69	\$37.50	\$42.48	\$48.68	61
62	\$9.51	\$11.61	\$13.38	\$15.26	\$17.18	\$19.26	\$21.86	\$18.77	\$24.21	\$28.97	\$34.01	\$39.05	\$44.26	\$50.72	62
63	\$10.50	\$12.85	\$14.81	\$16.89	\$18.98	\$21.29	\$24.22	\$20.34	\$26.17	\$31.31	\$36.62	\$41.95	\$47.43	\$54.34	63
64	\$11.51	\$14.07	\$16.23	\$18.51	\$20.84	\$23.36	\$26.56	\$21.93	\$28.15	\$33.59	\$39.23	\$44.84	\$50.64	\$57.92	64
65	\$12.48	\$15.32	\$17.65	\$20.15	\$22.69	\$25.43	\$28.93	\$23.50	\$30.13	\$35.94	\$41.82	\$47.72	\$53.84	\$61.50	65
66	\$13.47	\$16.52	\$19.06	\$21.78	\$24.54	\$27.49	\$31.26	\$25.07	\$32.10	\$38.26	\$44.44	\$50.62	\$57.06	\$65.10	66
67	\$14.49	\$17.74	\$20.49	\$23.39	\$26.37	\$29.55	\$33.59	\$26.65	\$34.07	\$40.56	\$47.04	\$53.52	\$60.23	\$68.69	67
68	\$16.46	\$20.20	\$23.37	\$26.60	\$29.94	\$33.52	\$38.08	\$29.53	\$37.86	\$45.12	\$52.04	\$58.98	\$66.17	\$75.25	68
69	\$18.43	\$22.67	\$26.22	\$29.83	\$33.52	\$37.50	\$42.55	\$32.40	\$41.62	\$49.71	\$57.07	\$64.43	\$72.12	\$81.85	69
70	\$20.37	\$25.13	\$29.10	\$33.04	\$37.12	\$41.46	\$47.04	\$35.30	\$45.39	\$54.26	\$62.08	\$69.89	\$78.05	\$88.42	70
71	\$22.34	\$27.56	\$31.98	\$36.30	\$40.67	\$45.43	\$51.51	\$38.17	\$49.15	\$58.83	\$67.09	\$75.37	\$83.97	\$94.99	71
72	\$24.29	\$30.01	\$34.85	\$39.52	\$44.26	\$49.42	\$56.00	\$41.08	\$52.94	\$63.40	\$72.10	\$80.82	\$89.91	\$101.55	72
73	\$27.84	\$34.56	\$40.27	\$45.48	\$50.86	\$56.65	\$64.09	\$45.97	\$59.56	\$71.59	\$81.07	\$90.57	\$100.53	\$113.27	73
74	\$31.39	\$39.12	\$45.70	\$51.48	\$57.45	\$63.88	\$72.17	\$50.86	\$66.19	\$79.79	\$90.05	\$100.34	\$111.13	\$125.05	74
75	\$34.91	\$43.67	\$51.13	\$57.47	\$64.02	\$71.14	\$80.29	\$55.75	\$72.81	\$87.95	\$99.01	\$110.14	\$121.73	\$136.78	75
76	\$38.45	\$48.19	\$56.57	\$63.48	\$70.61	\$78.36	\$88.38	\$60.65	\$79.44	\$96.16	\$108.00	\$119.90	\$132.35	\$148.52	76
77	\$41.97	\$52.75	\$61.96	\$69.47	\$77.21	\$85.59	\$96.47	\$65.55	\$86.06	\$104.33	\$116.99	\$129.66	\$142.97	\$160.26	77
78	\$45.24	\$56.94	\$67.05	\$75.09	\$83.43	\$92.40	\$103.99	\$69.62	\$91.69	\$111.36	\$124.73	\$138.14	\$152.15	\$170.30	78
79	\$48.51	\$61.13	\$72.10	\$80.73	\$89.61	\$99.22	\$111.55	\$73.69	\$97.29	\$118.40	\$132.51	\$146.62	\$161.36	\$180.32	79
80	\$51.75	\$65.35	\$77.14	\$86.37	\$95.80	\$106.00	\$119.09	\$77.79	\$102.91	\$125.41	\$140.29	\$155.11	\$170.54	\$190.34	80
81	\$55.03	\$69.58	\$82.23	\$92.00	\$102.03	\$112.83	\$126.66	\$81.87	\$108.52	\$132.40	\$148.04	\$163.59	\$179.76	\$200.36	81
82	\$58.29	\$73.78	\$87.28	\$97.61	\$108.22	\$119.62	\$134.19	\$85.94	\$114.09	\$139.43	\$155.81	\$172.08	\$188.94	\$210.37	82
83	\$62.57	\$79.33	\$94.02	\$105.16	\$116.54	\$128.75	\$144.35	\$91.57	\$121.83	\$149.06	\$166.51	\$183.82	\$201.71	\$224.36	83
84	\$66.83	\$84.87	\$100.74	\$112.69	\$124.87	\$137.92	\$154.47	\$97.20	\$129.51	\$158.69	\$177.23	\$195.55	\$214.50	\$238.33	84
85	\$71.14	\$90.45	\$107.48	\$120.21	\$133.17	\$147.06	\$164.63	\$102.84	\$137.21	\$168.34	\$187.92	\$207.30	\$227.29	\$252.31	85
86	\$75.42	\$96.02	\$114.23	\$127.74	\$141.48	\$156.22	\$174.74	\$108.44	\$144.90	\$177.98	\$198.63	\$219.05	\$240.03	\$266.30	86
87	\$79.69	\$101.57	\$120.95	\$135.27	\$149.82	\$165.34	\$184.90	\$114.09	\$152.63	\$187.60	\$209.33	\$230.77	\$252.83	\$280.29	87
88	\$83.74	\$106.68	\$127.08	\$142.17	\$157.52	\$173.87	\$194.44	\$119.17	\$159.33	\$195.93	\$218.61	\$241.10	\$264.17	\$292.89	88
89	\$87.78	\$111.81	\$133.24	\$149.08	\$165.21	\$182.42	\$204.03	\$124.23	\$166.05	\$204.24	\$227.89	\$251.42	\$275.52	\$305.53	89
90	\$91.84	\$116.89	\$139.39	\$155.99	\$172.92	\$190.97	\$213.57	\$129.27	\$172.78	\$212.57	\$237.20	\$261.75	\$286.88	\$318.19	90
91	\$95.88	\$122.01	\$1												

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age
	Comprehensive - 90 Day EP - 80% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$4.75	\$5.79	\$6.62	\$7.35	\$8.09	\$8.90	\$9.95	\$10.34	\$12.97	\$15.26	\$17.51	\$19.80	\$22.19	\$25.15	25	
26	\$4.79	\$5.82	\$6.69	\$7.38	\$8.13	\$8.94	\$10.03	\$10.49	\$13.12	\$15.46	\$17.74	\$20.08	\$22.49	\$25.48	26	
27	\$4.81	\$5.85	\$6.72	\$7.45	\$8.20	\$9.05	\$10.11	\$10.62	\$13.30	\$15.63	\$17.96	\$20.32	\$22.77	\$25.83	27	
28	\$4.84	\$5.89	\$6.76	\$7.51	\$8.26	\$9.10	\$10.19	\$10.74	\$13.46	\$15.80	\$18.18	\$20.59	\$23.08	\$26.17	28	
29	\$4.85	\$5.95	\$6.83	\$7.54	\$8.33	\$9.17	\$10.29	\$10.85	\$13.63	\$16.01	\$18.43	\$20.84	\$23.37	\$26.53	29	
30	\$4.87	\$5.97	\$6.86	\$7.60	\$8.39	\$9.24	\$10.36	\$11.01	\$13.79	\$16.22	\$18.63	\$21.11	\$23.66	\$26.86	30	
31	\$4.91	\$6.00	\$6.93	\$7.66	\$8.43	\$9.31	\$10.44	\$11.14	\$13.94	\$16.39	\$18.88	\$21.36	\$23.94	\$27.20	31	
32	\$4.94	\$6.04	\$6.99	\$7.73	\$8.49	\$9.39	\$10.51	\$11.26	\$14.10	\$16.59	\$19.08	\$21.63	\$24.26	\$27.55	32	
33	\$4.97	\$6.06	\$7.01	\$7.79	\$8.58	\$9.45	\$10.62	\$11.38	\$14.27	\$16.79	\$19.33	\$21.88	\$24.56	\$27.90	33	
34	\$4.99	\$6.13	\$7.07	\$7.84	\$8.64	\$9.52	\$10.67	\$11.52	\$14.44	\$16.99	\$19.56	\$22.16	\$24.86	\$28.24	34	
35	\$5.03	\$6.17	\$7.10	\$7.88	\$8.71	\$9.60	\$10.77	\$11.63	\$14.59	\$17.18	\$19.77	\$22.40	\$25.15	\$28.59	35	
36	\$5.05	\$6.24	\$7.21	\$7.98	\$8.80	\$9.74	\$10.91	\$11.83	\$14.81	\$17.41	\$20.08	\$22.73	\$25.52	\$29.04	36	
37	\$5.12	\$6.31	\$7.29	\$8.10	\$8.93	\$9.87	\$11.07	\$11.98	\$14.99	\$17.66	\$20.35	\$23.05	\$25.91	\$29.46	37	
38	\$5.16	\$6.38	\$7.38	\$8.20	\$9.06	\$10.00	\$11.22	\$12.15	\$15.24	\$17.92	\$20.63	\$23.42	\$26.28	\$29.90	38	
39	\$5.20	\$6.46	\$7.46	\$8.28	\$9.17	\$10.14	\$11.38	\$12.29	\$15.46	\$18.16	\$20.94	\$23.74	\$26.66	\$30.32	39	
40	\$5.28	\$6.53	\$7.54	\$8.41	\$9.28	\$10.29	\$11.54	\$12.45	\$15.64	\$18.41	\$21.22	\$24.06	\$27.03	\$30.77	40	
41	\$5.33	\$6.58	\$7.66	\$8.54	\$9.41	\$10.39	\$11.69	\$12.61	\$15.84	\$18.63	\$21.51	\$24.41	\$27.41	\$31.18	41	
42	\$5.36	\$6.68	\$7.76	\$8.63	\$9.53	\$10.52	\$11.85	\$12.80	\$16.06	\$18.90	\$21.81	\$24.73	\$27.81	\$31.63	42	
43	\$5.44	\$6.72	\$7.84	\$8.74	\$9.66	\$10.66	\$12.01	\$12.96	\$16.27	\$19.14	\$22.08	\$25.06	\$28.19	\$32.06	43	
44	\$5.48	\$6.83	\$7.95	\$8.81	\$9.78	\$10.80	\$12.16	\$13.11	\$16.47	\$19.40	\$22.38	\$25.40	\$28.56	\$32.52	44	
45	\$5.53	\$6.87	\$8.02	\$8.93	\$9.90	\$10.94	\$12.31	\$13.28	\$16.68	\$19.65	\$22.67	\$25.75	\$28.93	\$32.95	45	
46	\$5.63	\$7.02	\$8.20	\$9.13	\$10.12	\$11.21	\$12.61	\$13.52	\$16.99	\$19.97	\$23.05	\$26.17	\$29.43	\$33.54	46	
47	\$5.73	\$7.16	\$8.39	\$9.35	\$10.36	\$11.46	\$12.92	\$13.74	\$17.24	\$20.31	\$23.46	\$26.65	\$29.94	\$34.12	47	
48	\$5.83	\$7.29	\$8.56	\$9.55	\$10.59	\$11.73	\$13.23	\$13.95	\$17.55	\$20.63	\$23.87	\$27.08	\$30.46	\$34.71	48	
49	\$5.91	\$7.44	\$8.74	\$9.76	\$10.81	\$12.01	\$13.52	\$14.17	\$17.82	\$20.98	\$24.26	\$27.54	\$30.98	\$35.31	49	
50	\$6.02	\$7.59	\$8.91	\$9.96	\$11.06	\$12.25	\$13.82	\$14.41	\$18.11	\$21.30	\$24.64	\$27.99	\$31.49	\$35.92	50	
51	\$6.13	\$7.73	\$9.09	\$10.15	\$11.30	\$12.52	\$14.10	\$14.64	\$18.40	\$21.65	\$25.04	\$28.45	\$32.01	\$36.48	51	
52	\$6.24	\$7.87	\$9.25	\$10.36	\$11.52	\$12.80	\$14.41	\$14.84	\$18.68	\$22.00	\$25.44	\$28.93	\$32.53	\$37.09	52	
53	\$6.32	\$8.01	\$9.44	\$10.57	\$11.74	\$13.04	\$14.72	\$15.09	\$18.95	\$22.33	\$25.83	\$29.37	\$33.04	\$37.68	53	
54	\$6.42	\$8.13	\$9.63	\$10.78	\$11.99	\$13.30	\$14.99	\$15.32	\$19.26	\$22.67	\$26.22	\$29.82	\$33.56	\$38.27	54	
55	\$6.53	\$8.27	\$9.80	\$11.00	\$12.21	\$13.57	\$15.33	\$15.51	\$19.52	\$23.00	\$26.64	\$30.28	\$34.08	\$38.86	55	
56	\$7.15	\$8.98	\$10.54	\$11.86	\$13.23	\$14.72	\$16.62	\$16.24	\$20.49	\$24.19	\$28.04	\$31.92	\$35.96	\$41.08	56	
57	\$7.79	\$9.69	\$11.32	\$12.75	\$14.24	\$15.84	\$17.93	\$17.00	\$21.46	\$25.36	\$29.46	\$33.57	\$37.88	\$43.27	57	
58	\$8.41	\$10.43	\$12.07	\$13.63	\$15.26	\$17.02	\$19.26	\$17.71	\$22.41	\$26.56	\$30.87	\$35.23	\$39.77	\$45.47	58	
59	\$9.05	\$11.14	\$12.85	\$14.52	\$16.24	\$18.14	\$20.54	\$18.45	\$23.42	\$27.71	\$32.31	\$36.89	\$41.67	\$47.68	59	
60	\$9.67	\$11.84	\$13.61	\$15.41	\$17.25	\$19.28	\$21.86	\$19.18	\$24.37	\$28.93	\$33.71	\$38.54	\$43.60	\$49.88	60	
61	\$10.30	\$12.53	\$14.38	\$16.29	\$18.28	\$20.44	\$23.17	\$19.89	\$25.32	\$30.09	\$35.14	\$40.20	\$45.48	\$52.09	61	
62	\$10.93	\$13.24	\$15.14	\$17.18	\$19.28	\$21.57	\$24.49	\$20.63	\$26.30	\$31.29	\$36.56	\$41.89	\$47.39	\$54.27	62	
63	\$12.07	\$14.65	\$16.75	\$18.98	\$21.34	\$23.88	\$27.10	\$22.36	\$28.45	\$33.79	\$39.37	\$44.96	\$50.83	\$58.14	63	
64	\$13.23	\$16.05	\$18.37	\$20.84	\$23.42	\$26.18	\$29.75	\$24.10	\$30.61	\$36.30	\$42.18	\$48.06	\$54.24	\$61.95	64	
65	\$14.38	\$17.42	\$19.97	\$22.67	\$25.46	\$28.50	\$32.38	\$25.83	\$32.74	\$38.79	\$44.95	\$51.18	\$57.67	\$65.80	65	
66	\$15.51	\$18.85	\$21.58	\$24.50	\$27.54	\$30.83	\$34.99	\$27.55	\$34.90	\$41.29	\$47.77	\$54.27	\$61.08	\$69.64	66	
67	\$16.67	\$20.24	\$23.21	\$26.32	\$29.60	\$33.14	\$37.64	\$29.30	\$37.05	\$43.78	\$50.56	\$57.39	\$64.49	\$73.48	67	
68	\$18.92	\$23.03	\$26.44	\$29.97	\$33.59	\$37.58	\$42.65	\$32.47	\$41.14	\$48.71	\$55.95	\$63.22	\$70.86	\$80.52	68	
69	\$21.19	\$25.83	\$29.71	\$33.58	\$37.64	\$42.05	\$47.68	\$35.63	\$45.25	\$53.65	\$61.33	\$69.08	\$77.21	\$87.55	69	
70	\$23.46	\$28.63	\$32.95	\$37.21	\$41.66	\$46.50	\$52.69	\$38.79	\$49.34	\$58.56	\$66.70	\$74.95	\$83.58	\$94.58	70	
71	\$25.70	\$31.43	\$36.18	\$40.82	\$45.67	\$50.96	\$57.70	\$41.96	\$53.45	\$63.50	\$72.10	\$80.81	\$89.93	\$101.60	71	
72	\$27.98	\$34.23	\$39.43	\$44.46	\$49.71	\$55.39	\$62.72	\$45.12	\$57.55	\$68.43	\$77.47	\$86.66	\$96.26	\$108.62	72	
73	\$32.03	\$39.40	\$45.57	\$51.21	\$57.10	\$63.51	\$71.78	\$50.52	\$64.75	\$77.27	\$87.13	\$97.11	\$107.62	\$121.19	73	
74	\$36.10	\$44.59	\$51.70	\$57.98	\$64.49	\$71.62	\$80.83	\$55.89	\$71.96	\$86.10	\$96.77	\$107.60	\$118.97	\$133.76	74	
75	\$40.19	\$49.77	\$57.84	\$64.73	\$71.90	\$79.76	\$89.91	\$61.26	\$79.15	\$94.95	\$106.41	\$118.07	\$130.33	\$146.31	75	
76	\$44.24	\$54.96	\$64.00	\$71.46	\$79.29	\$87.88	\$98.98	\$66.66	\$86.36	\$103.79	\$116.10	\$128.55	\$141.70	\$158.87	76	
77	\$48.31	\$60.15	\$70.13	\$78.24	\$86.69	\$95.99	\$108.03	\$72.03	\$93.56	\$112.62	\$125.74	\$139.03	\$153.04	\$171.44	77	
78	\$52.08	\$64.93	\$75.86	\$84.57	\$93.65	\$103.59	\$116.48	\$76.51	\$99.66	\$120.19	\$134.06	\$148.13	\$162.92	\$182.16	78	
79	\$55.82	\$69.74	\$81.57	\$90.90	\$100.63	\$111.23	\$124.93	\$81.03	\$105.77	\$127.79	\$142.41	\$157.21	\$172.77	\$192.88	79	
80	\$59.57	\$74.51	\$87.30	\$97.26	\$107.58	\$118.86	\$133.39	\$85.48	\$111.86	\$135.35	\$150.79	\$166.31	\$182.63	\$203.60	80	
81	\$63.33	\$79.30	\$93.04	\$103.59	\$114.56	\$126.51	\$141.85	\$89.98	\$117.95	\$142.94	\$159.12	\$175.39	\$192.47	\$214.32	81	
82	\$67.09	\$84.11	\$98.76	\$109.94	\$121.52	\$134.13	\$150.29	\$94.45	\$124.07	\$150.50	\$167.46	\$184.50	\$202.31	\$225.06	82	
83	\$72.00	\$90.44	\$106.37	\$118.42	\$130.85	\$144.39	\$161.64	\$100.64	\$132.44	\$160.91	\$178.96	\$197.08	\$216.00	\$240.00	83	
84	\$76.96	\$96.78	\$114.00	\$126.89	\$140.18	\$154.65	\$173.01	\$106.83	\$140.80	\$171.30	\$190.48	\$209.67	\$229.69	\$254.94	84	
85	\$81.87	\$103.12	\$121.62	\$135.38	\$149.54	\$164.89	\$184.36	\$113.01	\$149.18	\$181.72	\$202.00	\$222.26	\$243.35	\$269.89	85	
86	\$86.80	\$109.48	\$129.24	\$143.83	\$158.87	\$175.15	\$195.70	\$119.22	\$157.56	\$192.10	\$213.49	\$234.85	\$257.04	\$284.85	86	
87	\$91.72	\$115.83	\$136.84	\$152.32	\$168.23	\$185.39	\$207.07	\$125.40	\$165.92	\$202.51	\$225.00	\$247.43	\$270.70	\$299.80	87	
88	\$96.40	\$121.64	\$143.81	\$160.09	\$176.87	\$194.96	\$217.79	\$130.95	\$173.22	\$211.48	\$234.97	\$258.49	\$282.87	\$313.35	88	
89	\$101.03	\$127.48	\$150.78	\$167.89	\$185.51	\$204.54	\$228.50	\$136.52	\$180.55	\$220.45	\$244.95	\$269.57	\$295.03	\$326.83	89	
90	\$105.70	\$133.31	\$157.70	\$175.65	\$194.15	\$214.10	\$239.18	\$142.09	\$187.85	\$229.40	\$254.94	\$280.64	\$307.17	\$334.37	90	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase															Issue Age
	Comprehensive - 90 Day EP - 100% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$5.12	\$6.25	\$7.16	\$7.91	\$8.71	\$9.58	\$10.70	\$10.78	\$13.46	\$15.77	\$18.07	\$20.44	\$22.87	\$25.93	25	
26	\$5.15	\$6.31	\$7.22	\$7.97	\$8.77	\$9.65	\$10.79	\$10.91	\$13.63	\$15.98	\$18.31	\$20.68	\$23.20	\$26.28	26	
27	\$5.16	\$6.34	\$7.25	\$8.02	\$8.81	\$9.69	\$10.88	\$11.06	\$13.79	\$16.16	\$18.56	\$20.97	\$23.47	\$26.64	27	
28	\$5.19	\$6.38	\$7.32	\$8.10	\$8.91	\$9.80	\$10.95	\$11.17	\$13.95	\$16.37	\$18.77	\$21.22	\$23.77	\$26.99	28	
29	\$5.20	\$6.42	\$7.37	\$8.13	\$8.96	\$9.87	\$11.06	\$11.31	\$14.12	\$16.54	\$19.03	\$21.49	\$24.10	\$27.34	29	
30	\$5.26	\$6.46	\$7.40	\$8.23	\$9.05	\$9.95	\$11.15	\$11.45	\$14.30	\$16.76	\$19.26	\$21.78	\$24.41	\$27.69	30	
31	\$5.30	\$6.52	\$7.46	\$8.26	\$9.10	\$10.02	\$11.23	\$11.58	\$14.49	\$16.95	\$19.48	\$22.03	\$24.70	\$28.04	31	
32	\$5.31	\$6.55	\$7.52	\$8.29	\$9.16	\$10.11	\$11.32	\$11.70	\$14.64	\$17.17	\$19.71	\$22.32	\$25.01	\$28.41	32	
33	\$5.34	\$6.57	\$7.57	\$8.39	\$9.23	\$10.18	\$11.41	\$11.85	\$14.81	\$17.36	\$19.96	\$22.56	\$25.31	\$28.75	33	
34	\$5.36	\$6.62	\$7.62	\$8.42	\$9.28	\$10.26	\$11.51	\$11.99	\$14.97	\$17.56	\$20.18	\$22.84	\$25.62	\$29.10	34	
35	\$5.38	\$6.68	\$7.67	\$8.49	\$9.37	\$10.33	\$11.58	\$12.11	\$15.14	\$17.77	\$20.42	\$23.10	\$25.93	\$29.46	35	
36	\$5.46	\$6.72	\$7.79	\$8.62	\$9.51	\$10.47	\$11.74	\$12.29	\$15.35	\$18.01	\$20.70	\$23.45	\$26.30	\$29.91	36	
37	\$5.50	\$6.83	\$7.87	\$8.74	\$9.63	\$10.63	\$11.91	\$12.45	\$15.60	\$18.26	\$21.00	\$23.77	\$26.70	\$30.35	37	
38	\$5.57	\$6.88	\$7.97	\$8.85	\$9.76	\$10.77	\$12.07	\$12.63	\$15.78	\$18.53	\$21.30	\$24.13	\$27.08	\$30.80	38	
39	\$5.61	\$6.99	\$8.09	\$8.94	\$9.88	\$10.91	\$12.25	\$12.81	\$16.01	\$18.77	\$21.63	\$24.47	\$27.49	\$31.26	39	
40	\$5.67	\$7.07	\$8.14	\$9.07	\$10.00	\$11.06	\$12.41	\$12.97	\$16.23	\$19.04	\$21.90	\$24.83	\$27.85	\$31.71	40	
41	\$5.73	\$7.13	\$8.26	\$9.17	\$10.14	\$11.19	\$12.57	\$13.13	\$16.44	\$19.29	\$22.20	\$25.16	\$28.26	\$32.16	41	
42	\$5.79	\$7.22	\$8.38	\$9.28	\$10.28	\$11.34	\$12.75	\$13.31	\$16.67	\$19.55	\$22.51	\$25.50	\$28.66	\$32.58	42	
43	\$5.83	\$7.28	\$8.47	\$9.40	\$10.39	\$11.47	\$12.92	\$13.47	\$16.88	\$19.80	\$22.82	\$25.84	\$29.05	\$33.04	43	
44	\$5.88	\$7.37	\$8.56	\$9.52	\$10.51	\$11.63	\$13.09	\$13.64	\$17.07	\$20.07	\$23.09	\$26.18	\$29.43	\$33.51	44	
45	\$5.95	\$7.44	\$8.65	\$9.65	\$10.65	\$11.76	\$13.24	\$13.82	\$17.30	\$20.31	\$23.42	\$26.55	\$29.82	\$33.95	45	
46	\$6.05	\$7.59	\$8.85	\$9.83	\$10.89	\$12.06	\$13.57	\$14.07	\$17.58	\$20.65	\$23.80	\$27.01	\$30.34	\$34.56	46	
47	\$6.17	\$7.76	\$9.05	\$10.06	\$11.16	\$12.34	\$13.89	\$14.30	\$17.89	\$20.99	\$24.22	\$27.48	\$30.87	\$35.16	47	
48	\$6.26	\$7.91	\$9.23	\$10.30	\$11.40	\$12.61	\$14.23	\$14.52	\$18.18	\$21.34	\$24.62	\$27.94	\$31.42	\$35.79	48	
49	\$6.38	\$8.07	\$9.44	\$10.51	\$11.66	\$12.92	\$14.56	\$14.76	\$18.47	\$21.71	\$25.04	\$28.42	\$31.94	\$36.38	49	
50	\$6.47	\$8.20	\$9.63	\$10.74	\$11.91	\$13.18	\$14.84	\$14.98	\$18.77	\$22.05	\$25.44	\$28.89	\$32.48	\$37.01	50	
51	\$6.58	\$8.35	\$9.81	\$10.94	\$12.16	\$13.47	\$15.19	\$15.24	\$19.06	\$22.39	\$25.84	\$29.35	\$33.02	\$37.60	51	
52	\$6.70	\$8.49	\$10.00	\$11.17	\$12.41	\$13.75	\$15.50	\$15.47	\$19.38	\$22.73	\$26.27	\$29.82	\$33.54	\$38.21	52	
53	\$6.82	\$8.65	\$10.19	\$11.40	\$12.67	\$14.06	\$15.83	\$15.68	\$19.66	\$23.08	\$26.66	\$30.29	\$34.07	\$38.84	53	
54	\$6.88	\$8.80	\$10.37	\$11.61	\$12.92	\$14.34	\$16.16	\$15.93	\$19.96	\$23.45	\$27.07	\$30.76	\$34.60	\$39.43	54	
55	\$7.01	\$8.96	\$10.57	\$11.85	\$13.13	\$14.59	\$16.47	\$16.16	\$20.27	\$23.77	\$27.49	\$31.21	\$35.12	\$40.05	55	
56	\$7.69	\$9.74	\$11.40	\$12.80	\$14.24	\$15.83	\$17.88	\$16.91	\$21.26	\$25.01	\$28.95	\$32.90	\$37.09	\$42.33	56	
57	\$8.38	\$10.49	\$12.21	\$13.75	\$15.34	\$17.05	\$19.29	\$17.69	\$22.24	\$26.22	\$30.40	\$34.64	\$39.05	\$44.59	57	
58	\$9.05	\$11.26	\$13.04	\$14.69	\$16.40	\$18.30	\$20.69	\$18.45	\$23.28	\$27.47	\$31.87	\$36.34	\$41.00	\$46.84	58	
59	\$9.74	\$12.03	\$13.87	\$15.64	\$17.51	\$19.52	\$22.11	\$19.22	\$24.27	\$28.67	\$33.36	\$38.04	\$42.98	\$49.10	59	
60	\$10.39	\$12.80	\$14.69	\$16.61	\$18.59	\$20.78	\$23.52	\$19.97	\$25.29	\$29.91	\$34.82	\$39.77	\$44.93	\$51.41	60	
61	\$11.07	\$13.56	\$15.51	\$17.56	\$19.67	\$21.98	\$24.93	\$20.70	\$26.28	\$31.13	\$36.30	\$41.47	\$46.91	\$53.66	61	
62	\$11.74	\$14.34	\$16.36	\$18.53	\$20.78	\$23.22	\$26.33	\$21.48	\$27.31	\$32.37	\$37.73	\$43.18	\$48.86	\$55.93	62	
63	\$12.97	\$15.83	\$18.08	\$20.48	\$22.98	\$25.69	\$29.19	\$23.29	\$29.52	\$34.93	\$40.64	\$46.39	\$52.38	\$59.90	63	
64	\$14.23	\$17.35	\$19.82	\$22.48	\$25.18	\$28.20	\$32.01	\$25.10	\$31.73	\$37.51	\$43.53	\$49.58	\$55.91	\$63.86	64	
65	\$15.47	\$18.88	\$21.57	\$24.43	\$27.42	\$30.66	\$34.83	\$26.88	\$33.95	\$40.11	\$46.42	\$52.78	\$59.44	\$67.80	65	
66	\$16.68	\$20.37	\$23.30	\$26.43	\$29.64	\$33.17	\$37.65	\$28.68	\$36.19	\$42.71	\$49.32	\$55.99	\$62.98	\$71.76	66	
67	\$17.92	\$21.89	\$25.04	\$28.41	\$31.87	\$35.66	\$40.50	\$30.50	\$38.41	\$45.27	\$52.19	\$59.18	\$66.49	\$75.72	67	
68	\$20.34	\$24.92	\$28.56	\$32.31	\$36.19	\$40.44	\$45.87	\$33.79	\$42.67	\$50.37	\$57.76	\$65.22	\$73.07	\$82.97	68	
69	\$22.78	\$27.94	\$32.03	\$36.20	\$40.54	\$45.25	\$51.29	\$37.09	\$46.92	\$55.48	\$63.32	\$71.28	\$79.62	\$90.21	69	
70	\$25.21	\$30.97	\$35.56	\$40.11	\$44.87	\$50.04	\$56.69	\$40.40	\$51.18	\$60.58	\$68.87	\$77.28	\$86.15	\$97.45	70	
71	\$27.67	\$34.00	\$39.08	\$44.01	\$49.19	\$54.84	\$62.08	\$43.69	\$55.43	\$65.68	\$74.45	\$83.34	\$92.70	\$104.70	71	
72	\$30.08	\$37.02	\$42.57	\$47.93	\$53.52	\$59.60	\$67.48	\$46.98	\$59.69	\$70.76	\$79.97	\$89.35	\$99.24	\$111.96	72	
73	\$34.44	\$42.64	\$49.21	\$55.22	\$61.49	\$68.35	\$77.25	\$52.58	\$67.14	\$79.91	\$89.97	\$100.17	\$110.96	\$124.90	73	
74	\$38.84	\$48.21	\$55.82	\$62.48	\$69.46	\$77.10	\$86.96	\$58.19	\$74.64	\$89.04	\$99.92	\$110.98	\$122.67	\$137.84	74	
75	\$43.19	\$53.83	\$62.46	\$69.76	\$77.41	\$85.84	\$96.72	\$63.78	\$82.10	\$98.22	\$109.88	\$121.77	\$134.38	\$150.79	75	
76	\$47.56	\$59.44	\$69.10	\$77.05	\$85.38	\$94.53	\$106.49	\$69.38	\$89.59	\$107.34	\$119.82	\$132.56	\$146.10	\$163.71	76	
77	\$51.95	\$65.05	\$75.72	\$84.33	\$93.35	\$103.27	\$116.24	\$74.97	\$97.04	\$116.48	\$129.81	\$143.38	\$157.81	\$176.66	77	
78	\$55.99	\$70.22	\$81.92	\$91.16	\$100.86	\$111.51	\$125.32	\$79.66	\$103.39	\$124.30	\$138.40	\$152.78	\$167.98	\$187.72	78	
79	\$60.01	\$75.42	\$88.07	\$97.98	\$108.36	\$119.70	\$134.42	\$84.33	\$109.69	\$132.14	\$147.03	\$162.14	\$178.12	\$198.78	79	
80	\$64.03	\$80.59	\$94.29	\$104.83	\$115.84	\$127.92	\$143.51	\$88.99	\$116.03	\$139.98	\$155.67	\$171.52	\$188.27	\$209.81	80	
81	\$68.09	\$85.77	\$100.47	\$111.67	\$123.34	\$136.12	\$152.63	\$93.66	\$122.36	\$147.82	\$164.28	\$180.90	\$198.43	\$220.86	81	
82	\$72.12	\$90.96	\$106.64	\$118.52	\$130.84	\$144.37	\$161.72	\$98.34	\$128.69	\$155.65	\$172.91	\$190.30	\$208.57	\$231.91	82	
83	\$77.41	\$97.81	\$114.85	\$127.65	\$140.90	\$155.39	\$173.93	\$104.79	\$137.36	\$166.42	\$184.77	\$203.27	\$222.66	\$247.31	83	
84	\$82.72	\$104.67	\$123.09	\$136.78	\$150.96	\$166.43	\$186.15	\$111.22	\$146.05	\$177.14	\$196.66	\$216.26	\$236.78	\$262.73	84	
85	\$88.01	\$111.53	\$131.30	\$145.92	\$161.02	\$177.43	\$198.36	\$117.67	\$154.73	\$187.90	\$208.54	\$229.24	\$250.89	\$278.14	85	
86	\$93.31	\$118.40	\$139.54	\$155.05	\$171.09	\$188.47	\$210.58	\$124.10	\$163.43	\$198.65	\$220.42	\$242.23	\$264.98	\$293.54	86	
87	\$98.60	\$125.26	\$147.78	\$164.20	\$181.16	\$199.50	\$222.79	\$130.57	\$172.09	\$209.44	\$232.30	\$255.21	\$279.08	\$308.95	87	
88	\$103.60	\$131.54	\$155.28	\$172.58	\$190.46	\$209.81	\$234.32	\$136.33	\$179.69	\$218.71	\$242.62	\$266.61	\$291.62	\$322.88	88	
89	\$108.62	\$137.86	\$162.79	\$180.97	\$199.77	\$220.11	\$245.84	\$142.15	\$187.26	\$227.98	\$252.90	\$278.03	\$304.13	\$336.81	89	
90	\$113.63	\$144.17	\$170.30	\$189.34	\$209.07	\$230.43	\$257.37	\$147.92	\$194.84	\$237.25	\$263.19	\$289.45	\$316.67	\$350.74	90	
91	\$118.63	\$150.														

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 15.52% Increase														Issue Age
	Facility - 90 Day EP														
	Future Purchase Option							Auto 5% Compound Inflation							
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.26	\$4.16	\$4.87	\$5.48	\$6.06	\$6.71	\$7.52	\$7.77	\$10.18	\$12.23	\$14.24	\$16.22	\$18.19	\$20.70	25
26	\$3.27	\$4.18	\$4.93	\$5.53	\$6.13	\$6.75	\$7.59	\$7.86	\$10.30	\$12.40	\$14.43	\$16.40	\$18.45	\$20.99	26
27	\$3.30	\$4.19	\$4.97	\$5.57	\$6.17	\$6.83	\$7.66	\$7.96	\$10.43	\$12.55	\$14.59	\$16.62	\$18.71	\$21.27	27
28	\$3.32	\$4.23	\$4.99	\$5.61	\$6.23	\$6.86	\$7.71	\$8.04	\$10.54	\$12.71	\$14.79	\$16.87	\$18.95	\$21.57	28
29	\$3.33	\$4.27	\$5.03	\$5.64	\$6.26	\$6.93	\$7.79	\$8.13	\$10.66	\$12.86	\$14.97	\$17.05	\$19.20	\$21.84	29
30	\$3.37	\$4.29	\$5.05	\$5.68	\$6.32	\$6.99	\$7.84	\$8.24	\$10.80	\$13.01	\$15.17	\$17.25	\$19.43	\$22.13	30
31	\$3.38	\$4.32	\$5.11	\$5.73	\$6.37	\$7.02	\$7.91	\$8.33	\$10.93	\$13.17	\$15.34	\$17.50	\$19.67	\$22.40	31
32	\$3.40	\$4.33	\$5.13	\$5.76	\$6.40	\$7.08	\$7.97	\$8.42	\$11.06	\$13.31	\$15.51	\$17.70	\$19.93	\$22.70	32
33	\$3.41	\$4.36	\$5.16	\$5.81	\$6.46	\$7.13	\$8.02	\$8.54	\$11.19	\$13.47	\$15.70	\$17.92	\$20.16	\$22.98	33
34	\$3.43	\$4.39	\$5.19	\$5.85	\$6.50	\$7.19	\$8.10	\$8.63	\$11.31	\$13.63	\$15.90	\$18.13	\$20.40	\$23.25	34
35	\$3.44	\$4.42	\$5.21	\$5.88	\$6.55	\$7.24	\$8.13	\$8.72	\$11.45	\$13.79	\$16.08	\$18.33	\$20.63	\$23.55	35
36	\$3.47	\$4.48	\$5.31	\$5.97	\$6.62	\$7.35	\$8.26	\$8.85	\$11.59	\$13.97	\$16.31	\$18.60	\$20.96	\$23.90	36
37	\$3.50	\$4.53	\$5.36	\$6.04	\$6.72	\$7.44	\$8.39	\$8.96	\$11.76	\$14.17	\$16.53	\$18.89	\$21.26	\$24.27	37
38	\$3.55	\$4.59	\$5.45	\$6.13	\$6.83	\$7.53	\$8.49	\$9.09	\$11.92	\$14.38	\$16.79	\$19.15	\$21.58	\$24.61	38
39	\$3.58	\$4.64	\$5.50	\$6.20	\$6.88	\$7.64	\$8.63	\$9.22	\$12.09	\$14.58	\$17.03	\$19.43	\$21.89	\$24.99	39
40	\$3.60	\$4.69	\$5.58	\$6.30	\$7.00	\$7.76	\$8.74	\$9.32	\$12.25	\$14.76	\$17.24	\$19.68	\$22.20	\$25.32	40
41	\$3.64	\$4.74	\$5.64	\$6.38	\$7.08	\$7.86	\$8.85	\$9.45	\$12.42	\$14.97	\$17.50	\$19.97	\$22.51	\$25.69	41
42	\$3.69	\$4.79	\$5.72	\$6.43	\$7.19	\$7.96	\$8.96	\$9.60	\$12.57	\$15.17	\$17.73	\$20.24	\$22.83	\$26.05	42
43	\$3.73	\$4.84	\$5.79	\$6.53	\$7.25	\$8.07	\$9.09	\$9.69	\$12.75	\$15.36	\$17.94	\$20.50	\$23.12	\$26.43	43
44	\$3.77	\$4.87	\$5.83	\$6.58	\$7.36	\$8.14	\$9.18	\$9.82	\$12.92	\$15.54	\$18.18	\$20.81	\$23.45	\$26.78	44
45	\$3.79	\$4.94	\$5.89	\$6.69	\$7.44	\$8.26	\$9.31	\$9.95	\$13.09	\$15.77	\$18.44	\$21.06	\$23.75	\$27.11	45
46	\$3.86	\$5.04	\$6.04	\$6.84	\$7.62	\$8.43	\$9.53	\$10.12	\$13.28	\$16.02	\$18.75	\$21.43	\$24.16	\$27.64	46
47	\$3.93	\$5.15	\$6.19	\$7.00	\$7.80	\$8.65	\$9.78	\$10.30	\$13.52	\$16.30	\$19.06	\$21.81	\$24.59	\$28.11	47
48	\$4.01	\$5.26	\$6.31	\$7.13	\$7.97	\$8.85	\$10.00	\$10.45	\$13.74	\$16.57	\$19.41	\$22.18	\$25.01	\$28.59	48
49	\$4.07	\$5.35	\$6.43	\$7.28	\$8.13	\$9.06	\$10.21	\$10.63	\$13.95	\$16.85	\$19.71	\$22.54	\$25.44	\$29.09	49
50	\$4.14	\$5.45	\$6.56	\$7.44	\$8.29	\$9.24	\$10.45	\$10.79	\$14.17	\$17.10	\$20.03	\$22.90	\$25.86	\$29.57	50
51	\$4.19	\$5.54	\$6.70	\$7.59	\$8.48	\$9.45	\$10.67	\$10.95	\$14.41	\$17.37	\$20.35	\$23.29	\$26.28	\$30.06	51
52	\$4.27	\$5.64	\$6.84	\$7.76	\$8.66	\$9.65	\$10.91	\$11.14	\$14.64	\$17.65	\$20.67	\$23.66	\$26.71	\$30.52	52
53	\$4.33	\$5.74	\$6.95	\$7.91	\$8.85	\$9.83	\$11.15	\$11.30	\$14.84	\$17.92	\$20.99	\$24.04	\$27.11	\$31.02	53
54	\$4.41	\$5.85	\$7.09	\$8.07	\$9.02	\$10.03	\$11.36	\$11.46	\$15.09	\$18.18	\$21.32	\$24.41	\$27.55	\$31.50	54
55	\$4.48	\$5.96	\$7.22	\$8.23	\$9.18	\$10.26	\$11.58	\$11.63	\$15.32	\$18.45	\$21.64	\$24.76	\$27.98	\$32.00	55
56	\$4.91	\$6.46	\$7.79	\$8.88	\$9.95	\$11.12	\$12.57	\$12.18	\$16.06	\$19.42	\$22.78	\$26.13	\$29.53	\$33.82	56
57	\$5.34	\$6.99	\$8.35	\$9.52	\$10.70	\$11.98	\$13.59	\$12.72	\$16.82	\$20.35	\$23.92	\$27.49	\$31.11	\$35.63	57
58	\$5.76	\$7.46	\$8.91	\$10.19	\$11.46	\$12.83	\$14.57	\$13.26	\$17.57	\$21.30	\$25.13	\$28.83	\$32.67	\$37.45	58
59	\$6.20	\$7.98	\$9.48	\$10.84	\$12.21	\$13.70	\$15.54	\$13.82	\$18.33	\$22.24	\$26.27	\$30.21	\$34.22	\$39.25	59
60	\$6.62	\$8.48	\$10.03	\$11.52	\$13.00	\$14.56	\$16.53	\$14.38	\$19.11	\$23.21	\$27.41	\$31.55	\$35.79	\$41.08	60
61	\$7.07	\$9.00	\$10.59	\$12.18	\$13.75	\$15.41	\$17.55	\$14.90	\$19.85	\$24.16	\$28.57	\$32.89	\$37.35	\$42.89	61
62	\$7.51	\$9.51	\$11.16	\$12.83	\$14.51	\$16.27	\$18.55	\$15.47	\$20.62	\$25.13	\$29.73	\$34.26	\$38.91	\$44.71	62
63	\$8.27	\$10.51	\$12.34	\$14.21	\$16.06	\$18.02	\$20.50	\$16.75	\$22.32	\$27.10	\$32.00	\$36.80	\$41.70	\$47.86	63
64	\$9.07	\$11.52	\$13.55	\$15.60	\$17.62	\$19.74	\$22.51	\$18.04	\$23.96	\$29.11	\$34.26	\$39.36	\$44.54	\$51.04	64
65	\$9.87	\$12.53	\$14.72	\$16.92	\$19.15	\$21.51	\$24.50	\$19.34	\$25.67	\$31.13	\$36.56	\$41.90	\$47.35	\$54.18	65
66	\$10.64	\$13.55	\$15.91	\$18.31	\$20.70	\$23.25	\$26.50	\$20.65	\$27.36	\$33.14	\$38.84	\$44.43	\$50.16	\$57.34	66
67	\$11.42	\$14.56	\$17.07	\$19.67	\$22.25	\$25.01	\$28.49	\$21.95	\$29.04	\$35.14	\$41.11	\$46.97	\$52.97	\$60.51	67
68	\$12.97	\$16.53	\$19.48	\$22.39	\$25.30	\$28.36	\$32.29	\$24.31	\$32.24	\$39.10	\$45.48	\$51.75	\$58.18	\$66.30	68
69	\$14.56	\$18.56	\$21.88	\$25.10	\$28.33	\$31.72	\$36.08	\$26.70	\$35.46	\$43.05	\$49.86	\$56.57	\$63.37	\$72.10	69
70	\$16.10	\$20.57	\$24.27	\$27.82	\$31.34	\$35.07	\$39.88	\$29.06	\$38.68	\$47.02	\$54.24	\$61.33	\$68.61	\$77.88	70
71	\$17.65	\$22.58	\$26.66	\$30.51	\$34.38	\$38.45	\$43.67	\$31.43	\$41.89	\$50.97	\$58.61	\$66.11	\$73.83	\$83.66	71
72	\$19.20	\$24.59	\$29.06	\$33.21	\$37.39	\$41.80	\$47.47	\$33.80	\$45.09	\$54.92	\$63.00	\$70.91	\$79.03	\$89.46	72
73	\$21.98	\$28.33	\$33.57	\$38.27	\$42.96	\$47.93	\$54.33	\$37.84	\$50.72	\$62.00	\$70.85	\$79.50	\$88.38	\$99.80	73
74	\$24.76	\$32.02	\$38.11	\$43.32	\$48.53	\$54.03	\$61.19	\$41.89	\$56.37	\$69.13	\$78.67	\$88.06	\$97.71	\$110.15	74
75	\$27.55	\$35.78	\$42.64	\$48.37	\$54.10	\$60.19	\$68.03	\$45.88	\$62.01	\$76.21	\$86.51	\$96.64	\$107.02	\$120.48	75
76	\$30.34	\$39.47	\$47.14	\$53.39	\$59.64	\$66.30	\$74.89	\$49.92	\$67.67	\$83.28	\$94.36	\$105.19	\$116.34	\$130.83	76
77	\$33.14	\$43.19	\$51.68	\$58.45	\$65.22	\$72.42	\$81.78	\$53.96	\$73.32	\$90.38	\$102.20	\$113.76	\$125.66	\$141.17	77
78	\$35.72	\$46.64	\$55.90	\$63.18	\$70.44	\$78.16	\$88.14	\$57.32	\$78.10	\$96.48	\$108.99	\$121.22	\$133.76	\$150.01	78
79	\$38.29	\$50.08	\$60.11	\$67.94	\$75.71	\$83.95	\$94.53	\$60.69	\$82.89	\$102.56	\$115.76	\$128.64	\$141.85	\$158.82	79
80	\$40.84	\$53.52	\$64.33	\$72.65	\$80.93	\$89.68	\$100.93	\$64.03	\$87.65	\$108.62	\$122.57	\$136.11	\$149.92	\$167.64	80
81	\$43.44	\$56.96	\$68.54	\$77.40	\$86.19	\$95.44	\$107.34	\$67.39	\$92.43	\$114.71	\$129.35	\$143.57	\$158.00	\$176.49	81
82	\$46.00	\$60.39	\$72.79	\$82.13	\$91.40	\$101.22	\$113.74	\$70.76	\$97.22	\$120.80	\$136.14	\$150.98	\$166.09	\$185.32	82
83	\$49.40	\$64.97	\$78.39	\$88.48	\$98.45	\$108.92	\$122.34	\$75.39	\$103.77	\$129.13	\$145.49	\$161.29	\$177.36	\$197.62	83
84	\$52.77	\$69.52	\$84.01	\$94.81	\$105.48	\$116.69	\$130.93	\$80.03	\$110.32	\$137.49	\$154.87	\$171.62	\$188.56	\$209.93	84
85	\$56.15	\$74.06	\$89.62	\$101.15	\$112.49	\$124.40	\$139.53	\$84.66	\$116.88	\$145.82	\$164.20	\$181.91	\$199.79	\$222.26	85
86	\$59.54	\$78.65	\$95.22	\$107.48	\$119.54	\$132.17	\$148.13	\$89.31	\$123.46	\$154.18	\$173.57	\$192.23	\$211.03	\$234.57	86
87	\$62.91	\$83.19	\$100.86	\$113.80	\$126.55	\$139.89	\$156.71	\$93.93	\$130.02	\$162.53	\$182.90	\$202.53	\$222.26	\$246.89	87
88	\$66.10	\$87.39	\$105.97	\$119.61	\$133.07	\$147.10	\$164.82	\$98.11	\$135.75	\$169.73	\$191.02	\$211.56	\$232.26	\$258.00	88
89	\$69.30	\$91.56	\$111.11	\$125.42	\$139.57	\$154.35	\$172.92	\$102.28	\$141.45	\$176.93	\$199.13	\$220.61	\$242.20	\$269.15	89
90	\$72.48	\$95.75	\$116.21	\$131.23	\$146.09	\$161.55	\$181.03	\$106.45	\$147.18	\$184.13	\$207.24	\$229.69	\$252.18	\$280.29	90
91	\$75.70	\$99.95	\$121.34	\$137.03	\$152.59	\$168.79	\$189.12	\$110.60	\$152.94	\$191.32	\$215.36	\$238.73	\$262.17	\$291.41	91
92	\$78.87														

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing		
Project Name/Number:	2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Please see the attached Cover Letter
Attachment(s):	Flex Choice 1 ET Filing Letter.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Please see the attached Actuarial memorandum
Attachment(s):	2021_PA_FC1_Rate Stability.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing		
Project Name/Number:	2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)		

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Certificateholder Letter
Comments:	Please see the attached Certificateholder Letter
Attachment(s):	AARP Insured RA ltr_ALL variables.pdf
Item Status:	
Status Date:	

Satisfied - Item:	NAIC Transmittal form
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State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing		
Project Name/Number:	2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)		

Comments:	Please see the attached NAIC Transmittal form
Attachment(s):	AARP FC1 NAIC Transmittal (Forms-Rates).pdf
Item Status:	
Status Date:	

Satisfied - Item:	Coverage Change form
Comments:	Please see the attached Coverage Change form
Attachment(s):	AARP-Generic Cov Chg Form_6-30-19_FINAL.pdf
Item Status:	
Status Date:	

Satisfied - Item:	2021_AARP_PA_FC1_Exhibits
Comments:	Please see the attached 2021_AARP_PA_FC1_Exhibits
Attachment(s):	2021_AARP_PA_FC1_Exhibits Excel Format.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	FC1 Exhibit I-A and II-A Original Premium
Comments:	Please see the attached FC1 Exhibit I-A and II-A Original Premium.
Attachment(s):	FC1 Exhibit I-A and II-A Original Premium.xlsx FC1 Exhibit I-A and II-A Original Premium.pdf
Item Status:	
Status Date:	

Satisfied - Item:	AARP_PA_Policy_Holder_List_2021_09_30_EMAIL
Comments:	Please see the attached AARP_PA_Policy_Holder_List_2021_09_30_EMAIL.
Attachment(s):	AARP_PA_Policy_Holder_List_2021_09_30_EMAIL.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Attachment 7 FC1 Rate Action Summary
Comments:	Please see the attached Attachment 7 FC1 Rate Action Summary.
Attachment(s):	Attachment 7 FC1 Rate Action Summary.xlsx Attachment 7 FC1 Rate Action Summary.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Objection Response 2022-09-09
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State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing		
Project Name/Number:	2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)		

Comments:	Please see the attached Objection Response 2022-09-09.
Attachment(s):	PA CT22-223 FC1 (RATE) Response 2022-09-09.pdf
Item Status:	
Status Date:	

Satisfied - Item:	AARP_PA_Policy_Holder_List_2021_09_30
Comments:	Attached is the AARP_PA_Policy_Holder_List_2021_09_30
Attachment(s):	AARP_PA_Policy_Holder_List_2021_09_30.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	2021_AARP_PA_FC1 9-13-2022 Objection Exhibits
Comments:	attached is the 2021_AARP_PA_FC1 9-13-2022 Objection Exhibits
Attachment(s):	2021_AARP_PA_FC1 9-13-2022 Objection Exhibits.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	Objection 2022-09-13 (META-133317762) - Response
Comments:	Attached is the Objection 2022-09-13 (META-133317762) - Response
Attachment(s):	PA CT22-223 FC1 (RATE) Objection 2022-09-13 (META-133317762) - Response.pdf
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing		
Project Name/Number:	2022 AARP Rate Increase Filings/CT22-223 FC1 (RATE)		

Attachment 2021_AARP_PA_FC1_Exhibits Excel Format.xlsx is not a PDF document and cannot be reproduced here.

Attachment FC1 Exhibit I-A and II-A Original Premium.xlsx is not a PDF document and cannot be reproduced here.

Attachment Attachment 7 FC1 Rate Action Summary.xlsx is not a PDF document and cannot be reproduced here.

Attachment AARP_PA_Policy_Holder_List_2021_09_30.xlsx is not a PDF document and cannot be reproduced here.

Attachment 2021_AARP_PA_FC1 9-13-2022 Objection Exhibits.xlsx is not a PDF document and cannot be reproduced here.

Metropolitan Life Insurance Company
1300 Hall Boulevard
Bloomfield, CT 06002
Tel 860-656-3813 Fax 860-656-3805
treilly1@metlife.com



Thomas G. Reilly
Assistant Vice President
Product Management and Compliance

June 30, 2022

Pennsylvania Insurance Department
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

Re: Group (AARP) Long-Term Care Insurance – Premium Rate Schedule Increase Filing
Our NAIC Company No. is 65978
Our FEIN is 13-5581829

Dear Sir/Madam:

We are filing, for your review and approval, a request for a 15.52% premium rate schedule increase with respect to certain group long-term care insurance certificates issued for delivery in your state.

We will implement the premium rate schedule increase only after we have received approval from your Department and at least one year has passed since the implementation of your prior approval. We will apply the approved increase to all certificates issued in your state under a group long-term care insurance policy situated in the District of Columbia. Please note policy form G.LTC1697 was approved by the District of Columbia on July 27, 1997.

The premium rate schedule increase for which we are seeking approval will apply to the following group long-term care insurance certificate forms:

- GCLTCAARP-04-OP approved by your Department on August 15, 2005

Please note that these forms are not currently being marketed to new group certificateholders.

Note that previously, a premium rate increase of 23.12% was authorized by your Department on 7/17/17, to be phased in over three years.

Note that previously, a premium rate increase of 21% was authorized by your Department on 6/5/20, to be phased in over two years.

We are submitting an actuarial memorandum and rates in support of our request.

Company Rate Information Provided on SERFF

Please note the following with respect to the information entered under Company Rate Information in the SERFF system:

“Written Premium Change for this Program” and “Written Premium for this Program” reflects premium information only for certificates issued to residents of your state. The “Number of Policyholders Affected for this Program” reflects only the number of certificates issued to residents of your state.

Notification to Certificateholders of Premium Rate Schedule Increase

We intend to provide certificateholders with a minimum of 60 days advance written notice prior to the first effective date of the premium rate schedule increase. In our written notification we will explain that:

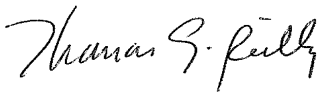
- the certificateholder can continue his/her current coverage by paying the new premium amount when due;
- the certificateholder can reduce his/her coverage to lessen the impact of the premium rate schedule increase if the current level of coverage permits a reduction;
- if the certificateholder's coverage lapses (due to nonpayment of premium or cancellation) at anytime from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), that the certificateholder will have nonforfeiture coverage as follows:
 - if the certificateholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement ("LCUL"), we will issue the certificateholder the LCUL described below;
 - if the certificateholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision;
 - if the certificateholder qualifies for coverage under Contingent Benefit Upon Lapse as a result of the premium rate schedule increase, we will instead provide coverage under LCUL since the benefit payable under LCUL is equal to the benefit payable under Contingent Benefit Upon Lapse; and
 - we will not provide coverage under more than one nonforfeiture coverage provision.

We are extending the use of the Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement (LCUL), which was previously authorized by your Department on 7/7/17. The contact person for this filing is:

Gina Jisonna
 1300 Hall Boulevard
 Bloomfield, CT 06002
 Telephone: 860-656-3809
 gjisonna@metlife.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,



Thomas G. Reilly
 Assistant Vice President, Product Management & Compliance

Metropolitan Life Insurance Company
1300 Hall Boulevard, Bloomfield, CT 06002
Email: mark.newton@metlife.com



Mark D. Newton, FSA, MAAA

June 16, 2022

Pennsylvania Department of Insurance

Re: Group long-term policy G.LTC 1697 (including GCLTCAARP-04-OP in Pennsylvania)
Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on previous questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

In addition to this overview, this filing consists of the Actuarial Memorandum and Attachments on specific aspects of the Pennsylvania Administrative Code as well as supporting data based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
Actuarial Memorandum Exhibit I-A	Lifetime Loss Ratio ("LLR") <ul style="list-style-type: none">• Nationwide experience• Without/with proposed rate increase of 15.52%• Weighted average statutory rate 4.20% LLR without rate increase – 110.9% LLR with rate increase – 106.4%
Exhibit II-A	Demonstration of rate action meeting Rate Stability (58/85) limitations based on Nationwide experience
Exhibit I-B	Lifetime Loss Ratio ("LLR") <ul style="list-style-type: none">• Pennsylvania experience• Without/with proposed rate increase of 15.52%• Weighted average statutory rate 4.20% LLR without rate increase – 115.7% LLR with rate increase – 111.5%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations based on Pennsylvania experience
Review of Prior Correspondence	Attachment 1 – Assumptions Summary Attachment 2 – A/E Ratios (Calendar Year) Attachment 3 – A/E Ratios (Policy Duration) Attachment 4 – A/E Ratios (Lapse, Mortality, Incidence, Claim Termination) Attachment 5 – Historical Claim & Active Life Reserve

Rationale for the Rate Increase Request

Exhibit 1 demonstrates that the combination of historical and projected experience using the most recent Best Estimate assumptions (with or without a margin for adverse deviation) is far beyond the expected loss ratio using the original pricing assumptions. Attachments 2 and 3 support the development of the experience by analyzing the Actual-to-Expected Ratios by Calendar Year and Policy Duration.

Attachment 1 compares the development of the changes in assumptions from the time of original pricing to the latest Experience Study. Generally, worse than expected morbidity and lower decrements are the primary reasons for the rate action.

Assumption Setting and Review

All projection assumptions are based on the Experience Study performed each year. In general, the assumptions used in all projections are those that reproduce historical experience within a non-material degree of tolerance. Attachment 4 shows the Actual-to-Expected Ratios comparing the latest Best Estimate assumptions with the set of actual experience for Lapse, Mortality, Incidence, and Claim Termination.

Some actuarial judgment is used in areas where credibility or trending requires adjustment. In any case, the methodology, results, conclusions and use are prescribed by MetLife internal Standards and Actuarial Standards of Practice and are reviewed and approved by MetLife management, internal auditors, and external auditors.

Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Pennsylvania as well as the application of rate stability standards even at the full requested rate action. In addition, though Pennsylvania-only experience is not necessarily credible, the Pennsylvania LLR's still meet the standards above at the full rate action level.

Despite the rate action requested, the experience of the block does not fully return to pricing levels. We will continue, of course, to analyze and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

The actuarial justification for experience analysis and projections, including assumptions and methods, are reflective of the Code of Professional Conduct and applicable Actuarial Standards of Practice. I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

Thank you for your consideration. I look forward to hearing from you.

Sincerely,

A handwritten signature in black ink that reads "Mark D. Newton". The signature is fluid and cursive, with the first name "Mark" being more prominent and the last name "Newton" following in a similar style.

Mark D. Newton, FSA, MAAA
AVP & Actuary, Metropolitan Life Insurance Company

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

June 16, 2022

This actuarial memorandum pertains to long-term care insurance provided under group policy issued to cover eligible members of the American Association of Retired Persons ("AARP") and their spouses (including domestic partners) who meet the eligibility requirements specified in the policy.

Policy Forms

The premium rate schedule increase for which we are seeking approval will apply to the following certificate forms approved by your Department and that were issued under the group long-term care policy G.LTC1697 (situated in District of Columbia):

- GCLTCAARP-04-OP

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes.

2. Description of Benefits

There are two options available: the Comprehensive Monthly Reimbursement Plan and the Facility-only Monthly Reimbursement Plan. Both plans provide benefits for Primary Services equal to the lesser of:

- a. the actual expenses incurred for the receipt of one month's services
- b. the Monthly Benefit Amount ("MBA") times a percentage that varies based on the site of care

MBA = Daily Benefit Amount ("DBA") times the number of days in the month.

Reimbursement Percentages by Site of Care

- I. Nursing Home, Hospice, or Assisted Living Facility – 100%
- II. Home Health Care (for Comprehensive Coverage Option only) – optional 50%, 80% or 100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

June 16, 2022

III. Informal Care (for Comprehensive Coverage Option only) – 50% of the selected Home Health Care coverage

Respite Service

Both plans reimburse the actual incurred expenses for Respite Services provided by a Formal or Informal Caregiver, up to the DBA corresponding to the type of service. Benefits are limited to 30 days per calendar year.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to the group long-term care insurance certificates shown on the first page issued to AARP from December 1, 2005 to November 15, 2006 with a group policy situs within District of Columbia.

We will only implement a premium rate schedule increase for certificates issued to residents of your state after we have received approval from your Department. We will implement the amount of the increase approved by your Department irrespective of the amount of the increase approved by the District of Columbia (where the long-term care insurance policy issued to AARP was situated). These policy forms are no longer being marketed to AARP members and spouses.

5. Actuarial Assumptions

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through March 31, 2020.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2020, and are shown in the following table:

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

June 16, 2022

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.50%
2	3.50%
3	2.50%
4	2.00%
5	1.50%
6	1.25%
7	0.90%
8	0.80%
9	0.80%
10	0.80%
11	0.70%
12	0.70%
13	0.70%
14	0.70%
15	0.70%
16	0.70%
17+	0.60%

In the year of rate increase implementation, it is assumed that an additional 1.00% of policies lapse and there is no net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. Mortality is assumed to be multiples of the 2012 IAM Table with G2 mortality improvement. The multiples are as follows:

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

June 16, 2022

Attained Age	Males	Females
0-24	70%	75%
25-29	70%	75%
30-34	70%	75%
35-39	70%	75%
40-44	70%	75%
45-49	70%	75%
50-54	70%	75%
55-59	70%	75%
60-64	70%	75%
65-69	80%	80%
70-74	100%	85%
75-79	105%	100%
80-84	115%	105%
85-89	120%	105%
90+	125%	115%

- d. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual inforce experience of MetLife and are deemed reasonable for the group policy form, including certificate forms issued under such group policy. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

The assumptions described above were developed from the actual historical experience on these forms and supplemented, as needed, based on the experience of other forms. The projections contained in this actuarial memorandum are based on the best estimate assumptions, as described above, except the projections include a margin for moderately adverse experience equal to 10% of projected future incurred claims.

6. Marketing Method

These policy forms were issued to provide coverage to eligible AARP members and spouses. The primary method of marketing was direct mail.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

June 16, 2022

7. Underwriting Description

Certain health information was required of applicants at the time of enrollment, including answering questions on the enrollment form regarding medical history, supplemented by contacting health care providers for medical records, as well as telephone and face-to-face interviews as needed.

8. Premiums

Premium rates varied based upon the age of the insured at issue and the particular benefit variations selected. A preferred risk discount was applied to insured persons that qualified based on underwriting criteria. If two or more members of the same household purchased coverage, then a household discount was applied. Additionally, monthly EFT Premium was equal to the monthly premium less \$2 and annual premium was equal to monthly premium times 12 less \$24.

9. Issue Age Range

The issue age is 18 and over.

10. Area Factors

Area factors are not used for this product.

11. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2020 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2020 have been allocated to a calendar year of incurral and included in historical incurred claims.

12. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

13. Past and Future Policy Experience

Nationwide experience and specific experience for those certificates issued in Pennsylvania are shown in Exhibit I-A and Exhibit I-B, respectively.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

June 16, 2022

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.20%. Incurred but not reported reserves were allocated based on a historical analysis of claim development pattern.

Annual loss ratios are calculated, with and without interest, as incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2020 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.20%.

14. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2021 through 2100 are developed by multiplying each prior period's earned premium (starting with December 31, 2020 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

Incurred claims for each projection year combine the impact of incidence rates, claim continuance rates and utilization factors by the policy benefits on a seriatim basis.

Present and accumulated values in the lifetime projections in the exhibits (unless otherwise stated) are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing was issued. The maximum valuation interest rate averages 4.20%.

The assumptions used in Exhibit I and II projections are developed from the company's LTC insurance experience, plus a 10% margin for moderately adverse experience.

Projections in Exhibit II provide a demonstration that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%;
2. 85% of the accumulated value of prior premium rate schedule increases;
3. Present value of future projected initial earned premium times 58%; and

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

June 16, 2022

4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

15. History of Previous Inforce Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	23.12%	7/17/2017	3/1/2018 phased-in over 3 years
2	21.00%	6/5/2020	3/1/2021 phased-in over 2 years

The experience and projections in Exhibit I have been restated to reflect a rate level similar to that authorized in Pennsylvania on a nationwide basis.

16. Requested Rate Increase

The company is requesting a rate increase of 15.52% for the policy forms listed above. Although a larger premium rate increase is currently supportable under loss ratio regulation, MetLife agreed with AARP to reduce the impact on AARP members by seeking the rate increases shown above.

Corresponding rate tables reflecting the 15.52% rate increase are included with this filing. Please note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

17. Analysis Performed

The initial premium schedule was based on pricing assumptions believed to be appropriate, given the information available at the time the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

- Incidence and continuance rates for nursing home care and home health care rates were based on studies from the 1985 and 1997 National Nursing Home Survey and 1982/1984/1989 National Long Term Care Survey, respectively, supplemented with the 1984-1999 Long Term Care Experience Committee Inter-Company Study and with modifications to incorporate experience of other long-term care business that MetLife issued or administered.
- Voluntary termination rates by duration were assumed to be 6.25% in year one, grading down to 1.5% in year fifteen and thereafter.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

June 16, 2022

- c. Mortality was based on 105% of the Annuity 2000 Basic Mortality Table modified using Projection Scale H.

As part of the inforce management of the business, MetLife monitors the performance of the business by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions on a best estimate basis. A margin for moderately adverse experience equal to 10% of projected future incurred claims was added to the best estimate assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new moderately adverse assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current moderately adverse assumptions, plus a margin for adverse deviation, combine to a resulting loss ratio that exceeds both original pricing expectations and state minimum requirements.

The experience analysis, management's view of when a change to the original rate schedule may be considered and the seriatim inforce and claim data used in developing the projections in Exhibit I and II have been relied upon by the actuary in the development of this memorandum.

18. Loss Ratio Requirement Compliance Demonstration

Projected experience assuming the increase is implemented is shown in the exhibits (unless otherwise stated). As shown in these exhibits, the expected lifetime loss ratio, with and without the requested rate increase, exceed the minimum requirements under rate stability regulations.

19. Average Annual Premium

The average September 30, 2021 annualized premiums for all premium-paying certificates situated in Pennsylvania, before and after the current requested increases are:

Before increase:	\$2,369
After all prior authorized increases:	\$2,711
After current requested increase:	\$3,132

20. Proposed Effective Date

The rate increase will apply to certificateholders on the anniversary of their original coverage effective date, following at least a 60-day notification period after the increase is approved.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

June 16, 2022

21. Nationwide Distribution of Business as of September 30, 2021 (based on premium-paying certificates inforce count)

By Issue Age:

Issue Age	Percent
<45	0%
45-49	1%
50-54	12%
55-59	27%
60-64	30%
65-69	22%
70-74	7%
75+	1%
Total	100%

By Benefit Period:

Benefit Period	Percent
2 Year	7%
3 Year	29%
4 Year	47%
5 Year	6%
7 Year	1%
Unlimited	9%
Total	100%

By Inflation Option:

Inflation	Percent
Optional	73%
Auto 5% Compound	27%
Total	100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

June 16, 2022

By Home Care Percentage:

Home Care %	Percent
0% (FC Only)	15%
50%	55%
80%	7%
100%	23%
Total	100%

By Elimination Period:

Days	Percent
20	2%
30	52%
45	-
60	29%
90	16%
Total	100%

By Gender:

Gender	Percent
Female	60%
Male	40%
Total	100%

22. Number of Certificateholders

As of September 30, 2021, the number of premium-paying insured lives inforce and their premiums that will be affected by this increase are:

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

June 16, 2022

	Issued Before Rate Stability Regulation Effective Date		Issued On or After Rate Stability Regulation Effective Date	
	Number of Insured	2021 Annualized Premium	Number of Insured	2021 Annualized Premium
Certificates Issued in Pennsylvania	-	-	120	\$284,306
Nationwide	3,042	\$7,074,468	4,243	\$9,723,192

23. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Pennsylvania.

The projections contained in this actuarial memorandum are based on best estimate assumptions, plus a margin for moderately adverse experience. Moderately adverse conditions are interpreted as those conditions where aggregate experience deviates unfavorably from the aggregate best estimate experience assumptions, such that the value of the deviation is equal to 10% of projected future incurred claims or more, or other conditions that result in a similar lifetime loss ratio.

I further certify that:

- the analysis described in Section 17 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been reviewed and taken into consideration in this rate increase request;
- the actuarial assumptions used are appropriate and the gross premiums bear reasonable relationship to the benefits; and

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

June 16, 2022

- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because MetLife is no longer issuing new business on these policy forms.



Mark D. Newton, FSA, MAAA
AVP & Actuary, Metropolitan Life Insurance Company

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Group Policy Form: G.LTC.1697

		Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
	Calendar Year	Without Interest			Life Years	With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year	Mid-Year
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence	Effective Int Rate	Disc / Accum Factor
Historical Experience	1997	-	-	N/A	-	-	-	N/A							4.20%	2.6283
	1998	-	-	N/A	-	-	-	N/A							4.20%	2.5224
	1999	-	-	N/A	-	-	-	N/A							4.20%	2.4208
	2000	-	-	N/A	-	-	-	N/A							4.20%	2.3232
	2001	-	-	N/A	-	-	-	N/A							4.20%	2.2296
	2002	-	-	N/A	-	-	-	N/A							4.20%	2.1398
	2003	-	-	N/A	-	-	-	N/A							4.20%	2.0536
	2004	15,224	-	0.0%	87	30,004	-	0.0%							4.20%	1.9709
	2005	3,072,126	33,318	1.1%	4,622	5,810,874	63,020	1.1%							4.20%	1.8915
	2006	11,981,470	742,907	6.2%	9,810	21,749,755	1,348,587	6.2%							4.20%	1.8153
	2007	16,482,667	169,555	1.0%	10,362	28,715,311	295,356	1.0%							4.20%	1.7422
	2008	16,826,528	1,739,760	10.3%	10,102	28,133,406	2,908,823	10.3%							4.20%	1.6720
	2009	16,435,935	1,138,575	6.9%	9,882	26,373,271	1,826,968	6.9%							4.20%	1.6046
	2010	16,136,118	3,439,266	21.3%	9,666	24,849,086	5,296,355	21.3%							4.20%	1.5400
	2011	15,772,877	1,875,744	11.9%	9,460	23,311,170	2,772,213	11.9%							4.20%	1.4779
	2012	15,644,229	3,824,016	24.4%	9,273	22,189,579	5,423,937	24.4%							4.20%	1.4184
	2013	15,358,566	2,752,914	17.9%	9,091	20,906,790	3,747,393	17.9%							4.20%	1.3612
	2014	15,229,290	4,145,085	27.2%	8,925	19,895,650	5,415,167	27.2%							4.20%	1.3064
	2015	14,954,935	4,979,057	33.3%	8,768	18,750,151	6,242,626	33.3%							4.20%	1.2538
	2016	14,653,372	8,166,188	55.7%	8,607	17,631,919	9,826,104	55.7%							4.20%	1.2033
	2017	14,773,924	4,854,561	32.9%	8,396	17,060,810	5,606,009	32.9%							4.20%	1.1548
	2018	14,406,641	7,877,636	54.7%	8,104	15,966,447	8,730,547	54.7%							4.20%	1.1083
	2019	15,440,382	8,821,311	57.1%	7,821	16,422,731	9,382,541	57.1%							4.20%	1.0636
	2020	15,844,963	12,674,324	80.0%	7,539	16,174,108	12,937,606	80.0%							4.20%	1.0208
Projected Future Experience	2021	16,302,369	14,910,630	91.5%	7,301	15,970,613	14,607,197	91.5%	1.2780	N/A	0.0316	N/A	0.968	0.980	4.20%	0.9796
	2022	17,086,920	16,860,944	98.7%	7,058	16,064,841	15,852,383	98.7%	1.4051	N/A	0.0333	N/A	0.967	0.953	4.20%	0.9402
	2023	17,198,799	18,906,648	109.9%	6,802	15,518,601	17,059,095	109.9%	1.4888	N/A	0.0362	N/A	0.964	0.950	4.20%	0.9023
	2024	16,273,221	21,007,666	129.1%	6,534	14,091,905	18,191,748	129.1%	1.4897	N/A	0.0395	N/A	0.961	0.946	4.20%	0.8660
	2025	15,298,313	23,128,297	151.2%	6,252	12,713,981	19,221,251	151.2%	1.4897	N/A	0.0432	N/A	0.957	0.940	4.20%	0.8311
	2026	14,285,153	25,230,962	176.6%	5,957	11,393,696	20,123,966	176.6%	1.4897	N/A	0.0472	N/A	0.953	0.934	4.20%	0.7976
	2027	13,247,301	27,266,459	205.8%	5,650	10,140,256	20,871,337	205.8%	1.4897	N/A	0.0515	N/A	0.948	0.927	4.20%	0.7655
	2028	12,206,375	29,194,338	239.2%	5,333	8,967,059	21,446,772	239.2%	1.4897	N/A	0.0561	N/A	0.944	0.921	4.20%	0.7346
	2029	11,171,361	30,958,280	277.1%	5,007	7,876,099	21,826,390	277.1%	1.4897	N/A	0.0611	N/A	0.939	0.915	4.20%	0.7050
	2030	10,149,296	32,506,779	320.3%	4,675	6,867,249	21,994,840	320.3%	1.4897	N/A	0.0664	N/A	0.934	0.909	4.20%	0.6766
	2031	9,153,308	33,786,521	369.1%	4,338	5,943,834	21,939,772	369.1%	1.4897	N/A	0.0719	N/A	0.928	0.902	4.20%	0.6494
	2032	8,190,528	34,758,430	424.4%	4,001	5,104,372	21,661,602	424.4%	1.4897	N/A	0.0778	N/A	0.922	0.895	4.20%	0.6232
	2033	7,268,516	35,392,555	486.9%	3,665	4,347,283	21,168,209	486.9%	1.4897	N/A	0.0839	N/A	0.916	0.887	4.20%	0.5981
	2034	6,396,308	35,657,766	557.5%	3,334	3,671,498	20,467,655	557.5%	1.4897	N/A	0.0903	N/A	0.910	0.880	4.20%	0.5740
	2035	5,579,937	35,549,585	637.0%	3,011	3,073,667	19,563,498	637.1%	1.4897	N/A	0.0968	N/A	0.903	0.872	4.20%	0.5509
	2036	4,823,510	35,067,262	727.0%	2,699	2,550,120	18,539,558	727.0%	1.4897	N/A	0.1037	N/A	0.896	0.864	4.20%	0.5287
	2037	4,130,554	34,213,287	828.3%	2,400	2,095,789	17,359,375	828.3%	1.4897	N/A	0.1109	N/A	0.889	0.856	4.20%	0.5074
	2038	3,502,246	32,997,645	942.2%	2,116	1,705,406	16,068,081	942.2%	1.4897	N/A	0.1183	N/A	0.882	0.848	4.20%	0.4869
	2039	2,939,293	31,453,876	1070.1%	1,849	1,373,617	14,699,312	1070.1%	1.4897	N/A	0.1259	N/A	0.874	0.839	4.20%	0.4673
	2040	2,440,919	29,628,090	1213.8%	1,602	1,094,758	13,288,264	1213.8%	1.4897	N/A	0.1336	N/A	0.866	0.830	4.20%	0.4485
	2041	2,005,544	27,565,341	1374.5%	1,375	863,254	11,865,055	1374.5%	1.4897	N/A	0.1416	N/A	0.858	0.822	4.20%	0.4304
	2042	1,629,238	25,322,513	1554.3%	1,169	673,027	10,460,561	1554.3%	1.4897	N/A	0.1499	N/A	0.850	0.812	4.20%	0.4131
	2043	1,307,892	22,962,285	1755.7%	984	518,515	9,103,430	1755.7%	1.4897	N/A	0.1583	N/A	0.842	0.803	4.20%	0.3965
	2044	1,037,132	20,549,160	1981.3%	820	394,608	7,818,542	1981.3%	1.4897	N/A	0.1669	N/A	0.833	0.793	4.20%	0.3805
	2045	811,771	18,142,096	2234.9%	676	296,420	6,624,620	2234.9%	1.4897	N/A	0.1758	N/A	0.824	0.783	4.20%	0.3652
	2046	626,944	15,789,487	2520.1%	551	219,707	5,536,793	2520.1%	1.4897	N/A	0.1847	N/A	0.815	0.772	4.20%	0.3504
	2047	477,512	13,567,282	2841.2%	444	160,598	4,562,994	2841.2%	1.4897	N/A	0.1937	N/A	0.806	0.762	4.20%	0.3363
	2048	358,450	11,490,605	3205.6%	354	115,698	3,708,871	3205.6%	1.4897	N/A	0.2031	N/A	0.797	0.751	4.20%	0.3228
	2049	265,057	9,599,843	3621.8%	279	82,107	2,973,752	3621.8%	1.4897	N/A	0.2121	N/A	0.788	0.739	4.20%	0.3098
	2050	192,870	7,914,708	4103.6%	217	57,339	2,352,975	4103.6%	1.4897	N/A	0.2217	N/A	0.778	0.728	4.20%	0.2973
	2051	138,033	6,444,829	4669.1%	167	39,383	1,838,804	4669.1%	1.4897	N/A	0.2303	N/A	0.770	0.716	4.20%	0.2853
	2052	97,216	5,183,280	5331.7%	127	26,620	1,419,288	5331.7%	1.4897	N/A	0.2405	N/A	0.760	0.704	4.20%	0.2738
	2053	67,280	4,117,322	6119.7%	95	17,681	1,081,988	6119.7%	1.4897	N/A	0.2503	N/A	0.750	0.692	4.20%	0.2628
	2054	45,772	3,230,689	7058.2%	71	11,544	814,788	7058.2%	1.4897	N/A	0.2558	N/A	0.744	0.680	4.20%	0.2522
	2055	30,694	2,506,971	8167.7%	52	7,429	606,793	8167.7%	1.4897	N/A	0.2666	N/A	0.733	0.671	4.20%	0.2420
	2056	20,327	1,921,708	9454.1%	38	4,722	446,396	9454.1%	1.4897	N/A	0.2736	N/A	0.726	0.662	4.20%	0.2323
	2057	13,312	1,455,889	10936.8%	27	2,968	324,566	10936.8%	1.4897	N/A	0.2815	N/A	0.718	0.655	4.20%	0.2229
	2058	8,676	1,090,012	12564.0%	19	1,856	233,210	12564.0%	1.4897	N/A	0.2963	N/A	0.704	0.652	4.20%	0.2140
	2059	5,663	807,253	14254.7%	13	1,163	165,756	14254.7%	1.4897	N/A	0.2947	N/A	0.705	0.653	4.20%	0.2053
	2060	3,734	592,257	15861.4%	9	736	116,711	15861.4%	1.4897	N/A	0.3078	N/A	0.692	0.659	4.20%	0.1971
	2061	2,475	430,312	17386.1%	6	468	81,382	17386.1%	1.4897	N/A	0.3029	N/A	0.697	0.663	4.20%	0.1891
	2062	1,634	309,911	18961.4%	4	297	56,250	18961.4%	1.4897	N/A	0.3220	N/A	0.678	0.660	4.20%	0.1815
	2063	1,070	220,089	20562.1%	3	186	38,338	20562.1%	1.4897	N/A	0.3136	N/A	0.686	0.659	4.20%	0.1742
	2064	690	154,773	22447.0%	2	115	25,874	22447.0%	1.4897	N/A	0.3046	N/A	0.695	0.644	4.20%	0.1672
	2065	431	107,608	24953.0%	1	69	17,265	24953.0%	1.4897	N/A	0.3238	N/A	0.676	0.625	4.20%	0.1604
	2066	262	73,686	28126.5%	1	40	11,346	28126.5%	1.4897	N/A	N/A	N/A	N/A	N/A	4.20%	0.1540
	2067	160	49,186	30659.1%	1	24	7,268	30659.1%	1.4897	N/A	N/A	N/A	N/A	N/A	4.20%	0.1478
	2068	106	31,862	32480.5%	1	14	4,521	32480.5%	1.4897	N/A	N/A	N/A	N/A	N/A	4.20%	0.1418
2069	60	19,629	32973.1%	0	8	2,672	32973.1%	1.4897	N/A	N/A	N/A	N/A	N/A	4.20%	0.1381	
2070+	82	23,285	28390.5%	0	11	3,043	28390.5%	1.4897	N/A	N/A	N/A	N/A	N/A	4.20%	0.1306	
Past		233,029,245	67,234,195	28.9%	140,515	323,971,063	81,832,251									

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 15.52% Future Increase
Group Policy Form: G.LTC.1697

		Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year	Mid-Year
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence	Effective Int Rate	Disc / Accum Factor			
Historical Experience	1997	-	-	N/A	-	-	-	N/A					4.20%	2.6283		
	1998	-	-	N/A	-	-	-	N/A					4.20%	2.5224		
	1999	-	-	N/A	-	-	-	N/A					4.20%	2.4208		
	2000	-	-	N/A	-	-	-	N/A					4.20%	2.3232		
	2001	-	-	N/A	-	-	-	N/A					4.20%	2.2296		
	2002	-	-	N/A	-	-	-	N/A					4.20%	2.1398		
	2003	-	-	N/A	-	-	-	N/A					4.20%	2.0536		
	2004	15,224	-	0.0%	87	30,004	-	0.0%					4.20%	1.9709		
	2005	3,072,126	33,318	1.1%	4,622	5,810,874	63,020	1.1%					4.20%	1.8915		
	2006	11,981,470	742,907	6.2%	9,810	21,749,755	1,348,587	6.2%					4.20%	1.8153		
	2007	16,462,667	169,535	1.0%	10,362	28,715,311	295,356	1.0%					4.20%	1.7422		
	2008	16,826,528	1,739,760	10.3%	10,102	28,133,406	2,908,923	10.3%					4.20%	1.6720		
	2009	16,435,935	1,138,575	6.9%	9,882	26,373,271	1,826,968	6.9%					4.20%	1.6046		
	2010	16,136,118	3,439,266	21.3%	9,666	24,849,086	5,296,355	21.3%					4.20%	1.5400		
	2011	15,772,877	1,875,744	11.9%	9,460	23,311,170	2,772,213	11.9%					4.20%	1.4779		
	2012	15,644,229	3,824,016	24.4%	9,273	22,189,579	5,423,937	24.4%					4.20%	1.4184		
	2013	15,358,966	2,752,914	17.9%	9,091	20,906,790	3,747,393	17.9%					4.20%	1.3612		
	2014	15,229,290	4,145,085	27.2%	8,925	19,895,650	5,415,167	27.2%					4.20%	1.3064		
	2015	14,954,935	4,979,057	33.3%	8,768	18,750,151	6,242,626	33.3%					4.20%	1.2538		
	2016	14,653,372	8,166,188	55.7%	8,607	17,631,919	9,826,104	55.7%					4.20%	1.2033		
	2017	14,773,924	4,854,561	32.9%	8,396	17,060,810	5,606,009	32.9%					4.20%	1.1548		
	2018	14,406,641	7,877,636	54.7%	8,104	15,966,447	8,730,547	54.7%					4.20%	1.1083		
	2019	15,440,382	8,821,311	57.1%	7,821	16,422,731	9,382,541	57.1%					4.20%	1.0636		
	2020	15,844,963	12,674,324	80.0%	7,539	16,174,108	12,937,608	80.0%					4.20%	1.0208		
Projected Future Experience	2021	16,302,369	14,910,630	91.5%	7,301	15,970,613	14,607,197	91.5%	1.2780	1.0000	0.0316	1.0000	0.988	0.980	4.20%	0.9796
	2022	17,086,920	16,860,944	98.7%	7,058	16,064,841	15,852,383	98.7%	1.4051	1.0000	0.0333	1.0000	0.967	0.953	4.20%	0.9402
	2023	18,148,722	18,834,435	103.8%	6,777	16,375,723	16,994,447	103.8%	1.5770	1.0000	0.0398	0.9982	0.960	0.950	4.20%	0.9023
	2024	18,594,777	20,799,063	111.9%	6,469	16,102,273	18,011,094	111.9%	1.7193	1.0000	0.0454	0.9901	0.955	0.946	4.20%	0.8660
	2025	17,495,886	22,897,014	130.9%	6,189	14,540,318	19,029,038	130.9%	1.7209	1.0000	0.0433	0.9900	0.957	0.940	4.20%	0.8311
	2026	16,337,186	24,978,653	152.9%	5,897	13,030,378	19,922,726	152.9%	1.7209	1.0000	0.0472	0.9900	0.953	0.934	4.20%	0.7976
	2027	15,150,249	26,993,794	178.2%	5,593	11,596,884	20,662,624	178.2%	1.7209	1.0000	0.0515	0.9900	0.948	0.927	4.20%	0.7655
	2028	13,959,796	28,902,394	207.0%	5,279	10,255,159	21,232,305	207.0%	1.7209	1.0000	0.0561	0.9900	0.944	0.921	4.20%	0.7346
	2029	12,776,105	30,648,997	239.9%	4,957	9,007,485	21,608,126	239.9%	1.7209	1.0000	0.0611	0.9900	0.939	0.915	4.20%	0.7050
	2030	11,607,223	32,191,711	277.3%	4,618	7,853,716	21,774,891	277.3%	1.7209	1.0000	0.0664	0.9900	0.934	0.909	4.20%	0.6766
	2031	10,468,162	33,448,655	319.5%	4,295	6,797,654	21,720,374	319.5%	1.7209	1.0000	0.0719	0.9900	0.928	0.902	4.20%	0.6494
	2032	9,367,081	34,410,846	367.4%	3,961	5,837,605	21,444,986	367.4%	1.7209	1.0000	0.0778	0.9900	0.922	0.895	4.20%	0.6232
	2033	8,312,623	35,038,630	421.5%	3,628	4,971,762	20,956,527	421.5%	1.7209	1.0000	0.0839	0.9900	0.916	0.887	4.20%	0.5981
	2034	7,315,125	35,301,189	482.6%	3,301	4,198,902	20,262,979	482.6%	1.7209	1.0000	0.0903	0.9900	0.910	0.880	4.20%	0.5740
	2035	6,381,484	35,194,089	551.5%	2,981	3,515,421	19,387,663	551.5%	1.7209	1.0000	0.0968	0.9900	0.903	0.872	4.20%	0.5509
	2036	5,516,397	34,716,589	629.3%	2,672	2,916,440	18,354,162	629.3%	1.7209	1.0000	0.1037	0.9900	0.896	0.864	4.20%	0.5287
	2037	4,723,900	33,871,155	717.0%	2,376	2,396,845	17,185,781	717.0%	1.7209	1.0000	0.1109	0.9900	0.889	0.856	4.20%	0.5074
	2038	4,005,336	32,667,669	815.6%	2,095	1,950,384	15,907,400	815.6%	1.7209	1.0000	0.1183	0.9900	0.882	0.848	4.20%	0.4869
	2039	3,361,517	31,139,337	926.3%	1,831	1,570,935	14,552,319	926.3%	1.7209	1.0000	0.1259	0.9900	0.874	0.839	4.20%	0.4673
	2040	2,791,552	29,331,809	1050.7%	1,586	1,252,018	13,155,362	1050.7%	1.7209	1.0000	0.1336	0.9900	0.866	0.830	4.20%	0.4485
	2041	2,293,636	27,289,688	1189.8%	1,362	987,259	11,746,404	1189.8%	1.7209	1.0000	0.1416	0.9900	0.858	0.822	4.20%	0.4304
	2042	1,863,275	25,069,288	1345.4%	1,158	769,707	10,355,955	1345.4%	1.7209	1.0000	0.1499	0.9900	0.850	0.812	4.20%	0.4131
	2043	1,495,768	22,732,662	1519.8%	974	592,999	9,012,395	1519.8%	1.7209	1.0000	0.1583	0.9900	0.842	0.803	4.20%	0.3965
	2044	1,186,114	20,343,669	1715.2%	812	451,292	7,740,357	1715.2%	1.7209	1.0000	0.1669	0.9900	0.833	0.793	4.20%	0.3805
	2045	928,381	17,960,675	1934.6%	669	339,000	6,558,374	1934.6%	1.7209	1.0000	0.1758	0.9900	0.824	0.783	4.20%	0.3652
	2046	717,003	15,641,492	2181.5%	545	251,267	5,481,425	2181.5%	1.7209	1.0000	0.1847	0.9900	0.815	0.772	4.20%	0.3504
	2047	546,105	13,431,609	2459.5%	440	183,668	4,517,364	2459.5%	1.7209	1.0000	0.1937	0.9900	0.806	0.762	4.20%	0.3363
	2048	409,941	11,375,699	2775.0%	350	132,318	3,671,782	2775.0%	1.7209	1.0000	0.2031	0.9900	0.797	0.751	4.20%	0.3228
	2049	303,131	9,503,845	3135.2%	276	93,901	2,944,014	3135.2%	1.7209	1.0000	0.2121	0.9900	0.788	0.739	4.20%	0.3098
	2050	220,576	7,835,560	3552.3%	215	65,575	2,329,445	3552.3%	1.7209	1.0000	0.2217	0.9900	0.778	0.728	4.20%	0.2973
	2051	157,861	6,380,381	4041.8%	165	45,040	1,820,416	4041.8%	1.7209	1.0000	0.2303	0.9900	0.770	0.716	4.20%	0.2853
	2052	111,181	5,131,448	4615.4%	126	30,444	1,405,095	4615.4%	1.7209	1.0000	0.2405	0.9900	0.760	0.704	4.20%	0.2738
	2053	76,945	4,076,149	5297.5%	94	20,220	1,071,168	5297.5%	1.7209	1.0000	0.2503	0.9900	0.750	0.692	4.20%	0.2628
	2054	52,347	3,198,382	6109.9%	70	13,202	806,640	6109.9%	1.7209	1.0000	0.2558	0.9900	0.744	0.680	4.20%	0.2522
	2055	35,103	2,481,901	7070.4%	51	8,496	600,725	7070.4%	1.7209	1.0000	0.2666	0.9900	0.733	0.671	4.20%	0.2420
	2056	23,247	1,902,491	8184.0%	37	5,400	441,932	8184.0%	1.7209	1.0000	0.2736	0.9900	0.726	0.662	4.20%	0.2323
	2057	15,224	1,441,330	9467.5%	27	3,394	321,320	9467.5%	1.7209	1.0000	0.2815	0.9900	0.718	0.655	4.20%	0.2229
	2058	9,522	1,079,112	10876.1%	19	2,123	220,878	10876.1%	1.7209	1.0000	0.2963	0.9900	0.704	0.652	4.20%	0.2140
	2059	6,477	799,181	12339.6%	13	1,330	164,098	12339.6%	1.7209	1.0000	0.2947	0.9900	0.705	0.653	4.20%	0.2053
	2060	4,270	586,335	13730.4%	9	842	115,544	13730.4%	1.7209	1.0000	0.3078	0.9900	0.692	0.659	4.20%	0.1971
	2061	2,831	426,009	15050.3%	6	535	80,568	15050.3%	1.7209	1.0000	0.3029	0.9900	0.697	0.663	4.20%	0.1891
	2062	1,869	306,812	16413.9%	4	339	55,687	16413.9%	1.7209	1.0000	0.3220	0.9900	0.678	0.660	4.20%	0.1815
	2063	1,224	217,888	17799.6%	3	213	37,954	17799.6%	1.7209	1.0000	0.3136	0.9900	0.686	0.655	4.20%	0.1742
	2064	789	153,225	19431.3%	2	132	25,615	19431.3%	1.7209	1.0000	0.3046	0.9900	0.695	0.644	4.20%	0.1672
2065	493	106,532	21600.6%	1	79	17,092	21600.6%	1.7209	1.0000	0.3238	0.9900	0.676	0.625	4.20%	0.1604	
2066	300	72,950	24347.7%	1	46	11,232	24347.7%	1.7209	1.0000	N/A	0.9900	N/A	N/A	4.20%	0.1540	
2067	183	48,694	26540.1%	1	27	7,196	26540.1%	1.7209	1.0000	N/A	0.9900	N/A	N/A	4.20%	0.1478	
2068	112	31,563	28116.7%	0	16	4,476	28116.7%	1.7209	1.0000	N/A	0.9900	N/A	N/A	4.20%	0.1404	
2069	68	19,432	28543.2%	0	9	2,645	28543.2%	1.7209	1.0000	N/A	0.9900					

Exhibit II-A
Demonstration that Nationwide Lifetime Incurred Claims with Requested Increase are
Not Less than Nationwide Lifetime Earned Premium with Prescribed Factors
Group Policy Form: G.LTC.1697

1	Accumulated value of initial earned premium	318,446,497	x	58%	=	184,698,968
2a	Accumulated value of earned premium	323,971,063				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	5,524,566	x	85%	=	4,695,881
3	Present value of future projected initial earned premium	105,847,617	x	58%	=	61,391,618
4a	Present value of future projected premium	170,204,243				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	64,356,626	x	85%	=	54,703,132
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					305,489,599
6a	Accumulated value of incurred claims without the inclusion of active life reserves					81,823,251
6b	Present value of future projected incurred claims without the inclusion of active life reserves					444,203,212
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					526,026,463
8	Test: 7 is not less than 5					TRUE

- Includes certificate forms GCLTCAARP-04-OP (and similar certificates in other jurisdictions) issued under group policy G.LTC.1697

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Includes Prior Authorized Increases)
Group Policy Form: G.LTC.1697

		Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
Calendar Year	Earned Premium	Without Interest			Life Years	With Interest			Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio				Policy Shock Lapse	Policy Persistence	Premium Persistence		
Historical Experience	1997	-	-	-	N/A	-	-	-	N/A						4.20%	2.6283
	1998	-	-	-	N/A	-	-	-	N/A						4.20%	2.5224
	1999	-	-	-	N/A	-	-	-	N/A						4.20%	2.4208
	2000	-	-	-	N/A	-	-	-	N/A						4.20%	2.3232
	2001	-	-	-	N/A	-	-	-	N/A						4.20%	2.2296
	2002	-	-	-	N/A	-	-	-	N/A						4.20%	2.1398
	2003	-	-	-	N/A	-	-	-	N/A						4.20%	2.0536
	2004	-	-	-	N/A	-	-	-	N/A						4.20%	1.9709
	2005	364	-	0.0%	4	688	-	0.0%							4.20%	1.8915
	2006	145,764	-	0.0%	183	264,602	-	0.0%							4.20%	1.8153
	2007	314,746	-	0.0%	182	548,336	-	0.0%							4.20%	1.7422
	2008	300,999	-	0.0%	178	503,261	-	0.0%							4.20%	1.6720
	2009	300,386	-	0.0%	176	482,003	-	0.0%							4.20%	1.6046
	2010	296,492	-	0.0%	171	456,588	-	0.0%							4.20%	1.5400
	2011	289,816	-	0.0%	167	428,327	-	0.0%							4.20%	1.4779
	2012	289,023	473,257	163.7%	163	409,947	671,262	163.7%							4.20%	1.4184
	2013	278,501	-	0.0%	156	379,109	-	0.0%							4.20%	1.3612
	2014	276,216	-	0.0%	155	360,850	-	0.0%							4.20%	1.3064
	2015	274,069	370,283	135.1%	151	343,622	464,253	135.1%							4.20%	1.2538
	2016	267,199	200,138	74.9%	148	321,512	240,820	74.9%							4.20%	1.2033
	2017	268,156	54,122	20.2%	144	309,664	62,499	20.2%							4.20%	1.1548
	2018	249,138	15,705	6.3%	135	276,112	17,406	6.3%							4.20%	1.1083
	2019	250,769	496,831	198.1%	126	266,724	528,441	198.1%							4.20%	1.0636
	2020	247,388	269,959	109.1%	123	252,527	275,567	109.1%							4.20%	1.0208
Projected Future Experience	2021	265,333	251,476	94.8%	119	259,933	246,359	94.8%	1.2780	N/A	0.0313	N/A	0.989	N/A	4.20%	0.9796
	2022	275,263	281,287	102.2%	115	258,798	264,461	102.2%	1.4051	N/A	0.0332	N/A	0.987	0.944	4.20%	0.9402
	2023	274,333	312,120	113.8%	111	247,533	281,628	113.8%	1.4888	N/A	0.0355	N/A	0.964	0.941	4.20%	0.9023
	2024	257,128	343,629	133.6%	107	222,662	297,568	133.6%	1.4897	N/A	0.0385	N/A	0.961	0.937	4.20%	0.8660
	2025	239,520	375,120	156.6%	102	199,058	311,751	156.6%	1.4897	N/A	0.0422	N/A	0.958	0.932	4.20%	0.8311
	2026	221,749	406,071	183.1%	98	176,865	323,878	183.1%	1.4897	N/A	0.0459	N/A	0.954	0.926	4.20%	0.7976
	2027	203,995	435,330	213.4%	93	156,150	333,227	213.4%	1.4897	N/A	0.0502	N/A	0.950	0.920	4.20%	0.7655
	2028	186,605	462,608	247.9%	88	137,084	339,842	247.9%	1.4897	N/A	0.0541	N/A	0.946	0.915	4.20%	0.7346
	2029	169,688	487,294	287.2%	83	119,634	343,555	287.2%	1.4897	N/A	0.0588	N/A	0.941	0.909	4.20%	0.7050
	2030	153,292	508,633	331.8%	77	103,721	344,153	331.8%	1.4897	N/A	0.0641	N/A	0.936	0.903	4.20%	0.6766
	2031	137,643	525,882	382.1%	72	89,381	341,489	382.1%	1.4897	N/A	0.0690	N/A	0.931	0.898	4.20%	0.6494
	2032	122,709	538,681	439.0%	67	76,473	335,708	439.0%	1.4897	N/A	0.0747	N/A	0.925	0.892	4.20%	0.6232
	2033	108,632	547,052	503.6%	61	64,972	327,190	503.6%	1.4897	N/A	0.0801	N/A	0.920	0.885	4.20%	0.5981
	2034	95,487	550,892	576.9%	56	54,810	316,213	576.9%	1.4897	N/A	0.0864	N/A	0.914	0.879	4.20%	0.5740
	2035	83,302	549,928	660.2%	51	45,889	302,943	660.2%	1.4897	N/A	0.0914	N/A	0.909	0.872	4.20%	0.5509
	2036	72,031	544,082	755.3%	46	38,082	287,648	755.3%	1.4897	N/A	0.0980	N/A	0.902	0.865	4.20%	0.5287
	2037	61,729	532,376	862.4%	41	31,320	270,121	862.4%	1.4897	N/A	0.1047	N/A	0.895	0.857	4.20%	0.5074
	2038	52,415	514,476	981.5%	36	25,523	250,522	981.5%	1.4897	N/A	0.1116	N/A	0.888	0.849	4.20%	0.4869
	2039	44,082	490,723	1113.2%	32	20,601	229,329	1113.2%	1.4897	N/A	0.1190	N/A	0.881	0.841	4.20%	0.4673
	2040	36,704	461,451	1257.2%	28	16,462	206,962	1257.2%	1.4897	N/A	0.1258	N/A	0.874	0.833	4.20%	0.4485
	2041	30,256	427,306	1412.3%	24	13,023	183,927	1412.3%	1.4897	N/A	0.1346	N/A	0.865	0.824	4.20%	0.4304
	2042	24,687	389,495	1577.7%	21	10,198	160,898	1577.7%	1.4897	N/A	0.1420	N/A	0.858	0.816	4.20%	0.4131
	2043	19,926	349,627	1754.6%	18	7,900	138,610	1754.6%	1.4897	N/A	0.1492	N/A	0.851	0.807	4.20%	0.3965
	2044	15,890	309,156	1945.5%	15	6,046	117,628	1945.5%	1.4897	N/A	0.1578	N/A	0.842	0.797	4.20%	0.3805
	2045	12,507	269,116	2151.8%	12	4,567	98,268	2151.8%	1.4897	N/A	0.1687	N/A	0.831	0.787	4.20%	0.3652
	2046	9,711	230,562	2374.3%	10	3,403	80,799	2374.3%	1.4897	N/A	0.1747	N/A	0.825	0.776	4.20%	0.3504
	2047	7,439	193,999	2607.7%	8	2,502	65,247	2607.7%	1.4897	N/A	0.1863	N/A	0.814	0.769	4.20%	0.3363
	2048	5,621	160,409	2853.8%	7	1,814	51,776	2853.8%	1.4897	N/A	0.1954	N/A	0.805	0.756	4.20%	0.3228
	2049	4,175	130,303	3120.7%	5	1,293	40,364	3120.7%	1.4897	N/A	0.2027	N/A	0.797	0.743	4.20%	0.3098
	2050	3,055	103,878	3400.2%	4	908	30,882	3400.2%	1.4897	N/A	0.2150	N/A	0.785	0.732	4.20%	0.2973
	2051	2,207	81,269	3682.2%	3	630	23,187	3682.2%	1.4897	N/A	0.2238	N/A	0.776	0.722	4.20%	0.2853
	2052	1,575	62,454	3964.3%	3	431	17,101	3964.3%	1.4897	N/A	0.2330	N/A	0.770	0.715	4.20%	0.2738
	2053	1,102	47,028	4266.0%	2	290	12,358	4266.0%	1.4897	N/A	0.2470	N/A	0.753	0.700	4.20%	0.2628
	2054	756	34,816	4606.2%	1	191	8,781	4606.2%	1.4897	N/A	0.2540	N/A	0.746	0.686	4.20%	0.2522
	2055	505	25,231	4996.5%	1	122	6,107	4996.5%	1.4897	N/A	0.2553	N/A	0.745	0.668	4.20%	0.2420
	2056	330	17,888	5424.3%	1	77	4,155	5424.3%	1.4897	N/A	N/A	N/A	N/A	N/A	4.20%	0.2323
	2057	209	12,389	5919.3%	1	47	2,762	5919.3%	1.4897	N/A	N/A	N/A	N/A	N/A	4.20%	0.2229
	2058	129	8,379	6473.5%	0	28	1,793	6473.5%	1.4897	N/A	N/A	N/A	N/A	N/A	4.20%	0.2140
	2059	77	5,573	7198.7%	0	16	1,144	7198.7%	1.4897	N/A	N/A	N/A	N/A	N/A	4.20%	0.2053
	2060	45	3,556	7840.2%	0	9	701	7840.2%	1.4897	N/A	N/A	N/A	N/A	N/A	4.20%	0.1971
	2061	28	2,211	7908.1%	0	5	418	7908.1%	1.4897	N/A	N/A	N/A	N/A	N/A	4.20%	0.1891
	2062	18	1,346	7527.8%	0	3	244	7527.8%	1.4897	N/A	N/A	N/A	N/A	N/A	4.20%	0.1815
	2063	11	791	7175.8%	0	2	138	7175.8%	1.4897	N/A	N/A	N/A	N/A	N/A	4.20%	0.1742
	2064	6	430	7509.5%	0	1	72	7509.5%	1.4897	N/A	N/A	N/A	N/A	N/A	4.20%	0.1672
	2065	3	263	9810.3%	0	0	42	9810.3%	1.4897	N/A	N/A	N/A	N/A	N/A	4.20%	0.1604
	2066	1	142	14194.7%	0	0	22	14194.7%	1.4897	N/A	N/A	N/A	N/A	N/A	4.20%	0.1540
	2067	0	92	47498.4%	0	0	14	47498.4%	1.4897	N/A	N/A	N/A	N/A	N/A	4.20%	0.1478
	2068	-	51	N/A	0	0	7	N/A	1.4897	N/A	N/A	N/A	N/A	N/A	4.20%	0.1418
	2069	-	26	N/A	-	-	4	N/A	1.4897	N/A	N/A	N/A	N/A	N/A	4.20%	0.1361
	2070+	-	17	N/A	-	-	2	N/A	1.4897	N/A	N/A	N/A	N/A	N/A	4.20%	0.1306
	Past	4,049,027	1,880,296	46.4%	2,362	5,603,872	2,260,247	40.3%								
	Future	3,201,911	11,986,914	374.4%	1,620	2,398,457	7,001,998	291.9%								
	Lifetime	7,250,938	13,867,210	191.2%	3,982	8,002,328	9,262,245	115.7%								

Note:
- The premiums shown in this exhibit reflect prior rate increases authorized by Pennsylvania.
- The projections are based on the assumptions derived using experience data through June 30, 2020
- Includes certificate forms GCLTCARP-04-OP(and similar certificates in other jurisdictions) issued under group policy G.LTC.1697

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Includes Prior Authorized Increases) and With 15.52% Future Increase
Group Policy Form: G.LTC.1697

		Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors							
		Without Interest				With Interest				Premium Rate Increase Factor		Benefit Downgrade		Policy Lapse & Mortality		Policy Shock Lapse		Policy Persistency		Premium Persistency		Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency									
Historical Experience	1997	-	-	N/A	-	-	-	N/A								4.20%	2.6283						
	1998	-	-	N/A	-	-	-	N/A								4.20%	2.5224						
	1999	-	-	N/A	-	-	-	N/A								4.20%	2.4208						
	2000	-	-	N/A	-	-	-	N/A								4.20%	2.3232						
	2001	-	-	N/A	-	-	-	N/A								4.20%	2.2296						
	2002	-	-	N/A	-	-	-	N/A								4.20%	2.1398						
	2003	-	-	N/A	-	-	-	N/A								4.20%	2.0536						
	2004	-	-	N/A	-	-	-	N/A								4.20%	1.9709						
	2005	364	-	0.0%	4	688	-	0.0%								4.20%	1.8915						
	2006	145,764	-	0.0%	183	264,602	-	0.0%								4.20%	1.8153						
	2007	314,746	-	0.0%	182	548,336	-	0.0%								4.20%	1.7422						
	2008	300,999	-	0.0%	178	503,261	-	0.0%								4.20%	1.6720						
	2009	300,386	-	0.0%	176	482,003	-	0.0%								4.20%	1.6046						
	2010	296,492	-	0.0%	171	456,588	-	0.0%								4.20%	1.5400						
	2011	289,816	-	0.0%	167	428,327	-	0.0%								4.20%	1.4779						
	2012	289,023	473,257	163.7%	163	409,947	671,262	163.7%								4.20%	1.4184						
	2013	278,501	-	0.0%	156	379,109	-	0.0%								4.20%	1.3612						
	2014	276,216	-	0.0%	155	360,850	-	0.0%								4.20%	1.3064						
	2015	274,069	370,283	135.1%	151	343,622	464,253	135.1%								4.20%	1.2538						
	2016	267,199	200,138	74.9%	148	321,512	240,820	74.9%								4.20%	1.2033						
	2017	268,156	54,122	20.2%	144	309,664	62,499	20.2%								4.20%	1.1548						
	2018	249,138	15,705	6.3%	135	276,112	17,406	6.3%								4.20%	1.1083						
	2019	250,769	496,831	198.1%	126	266,724	528,441	198.1%								4.20%	1.0636						
	2020	247,388	269,959	109.1%	123	252,527	275,567	109.1%								4.20%	1.0208						
Projected Future Experience	2021	265,333	251,476	94.8%	119	259,933	246,359	94.8%	1.2780	1.0000		0.0313	1.0000	0.989	N/A	4.20%	0.9796						
	2022	275,263	281,287	102.2%	115	258,798	264,461	102.2%	1.4051	1.0000		0.0332	1.0000	0.987	0.944	4.20%	0.9402						
	2023	289,485	310,927	107.4%	111	261,205	280,552	107.4%	1.5770	1.0000		0.0392	0.9982	0.961	0.941	4.20%	0.9023						
	2024	293,810	340,217	115.8%	106	264,427	294,613	115.8%	1.7193	1.0000		0.0444	0.9901	0.956	0.937	4.20%	0.8660						
	2025	273,926	371,368	135.6%	101	227,652	308,633	135.6%	1.7209	1.0000		0.0423	0.9900	0.958	0.932	4.20%	0.8311						
	2026	253,603	402,010	158.5%	97	202,271	320,639	158.5%	1.7209	1.0000		0.0459	0.9900	0.954	0.926	4.20%	0.7976						
	2027	233,299	430,977	184.7%	92	178,581	329,895	184.7%	1.7209	1.0000		0.0502	0.9900	0.950	0.920	4.20%	0.7655						
	2028	213,411	457,982	214.6%	87	156,776	336,443	214.6%	1.7209	1.0000		0.0541	0.9900	0.946	0.915	4.20%	0.7346						
	2029	194,063	482,421	248.6%	82	136,820	340,119	248.6%	1.7209	1.0000		0.0588	0.9900	0.941	0.909	4.20%	0.7050						
	2030	175,312	503,547	287.2%	76	118,620	340,712	287.2%	1.7209	1.0000		0.0641	0.9900	0.936	0.903	4.20%	0.6766						
	2031	157,416	520,623	330.7%	71	102,220	338,074	330.7%	1.7209	1.0000		0.0690	0.9900	0.931	0.898	4.20%	0.6494						
	2032	140,336	533,294	380.0%	66	87,458	332,351	380.0%	1.7209	1.0000		0.0747	0.9900	0.925	0.892	4.20%	0.6232						
	2033	124,236	541,581	435.9%	61	74,305	323,918	435.9%	1.7209	1.0000		0.0801	0.9900	0.920	0.885	4.20%	0.5981						
	2034	109,203	545,383	499.4%	55	62,683	313,051	499.4%	1.7209	1.0000		0.0864	0.9900	0.914	0.879	4.20%	0.5740						
	2035	95,268	544,428	571.5%	50	52,481	299,814	571.5%	1.7209	1.0000		0.0914	0.9900	0.909	0.872	4.20%	0.5509						
	2036	82,378	538,641	653.9%	45	43,552	284,772	653.9%	1.7209	1.0000		0.0980	0.9900	0.902	0.865	4.20%	0.5287						
	2037	70,596	527,053	746.6%	41	35,820	267,420	746.6%	1.7209	1.0000		0.1047	0.9900	0.895	0.857	4.20%	0.5074						
	2038	59,944	509,331	849.7%	36	29,190	248,017	849.7%	1.7209	1.0000		0.1116	0.9900	0.888	0.849	4.20%	0.4869						
	2039	50,415	485,816	963.6%	32	23,560	227,036	963.6%	1.7209	1.0000		0.1190	0.9900	0.881	0.841	4.20%	0.4673						
	2040	41,977	456,837	1088.3%	28	18,827	204,892	1088.3%	1.7209	1.0000		0.1258	0.9900	0.874	0.833	4.20%	0.4485						
	2041	34,602	423,033	1222.6%	24	14,894	182,088	1222.6%	1.7209	1.0000		0.1346	0.9900	0.865	0.824	4.20%	0.4304						
	2042	28,233	385,600	1365.8%	21	11,663	159,289	1365.8%	1.7209	1.0000		0.1420	0.9900	0.858	0.816	4.20%	0.4131						
	2043	22,789	346,131	1518.9%	18	9,035	137,224	1518.9%	1.7209	1.0000		0.1492	0.9900	0.851	0.807	4.20%	0.3965						
	2044	18,173	306,064	1684.2%	15	6,914	116,451	1684.2%	1.7209	1.0000		0.1578	0.9900	0.842	0.797	4.20%	0.3805						
	2045	14,303	266,425	1862.7%	12	5,223	97,286	1862.7%	1.7209	1.0000		0.1687	0.9900	0.831	0.787	4.20%	0.3652						
	2046	11,106	228,257	2055.3%	10	3,892	79,991	2055.3%	1.7209	1.0000		0.1747	0.9900	0.825	0.776	4.20%	0.3504						
	2047	8,508	192,059	2257.4%	8	2,861	64,594	2257.4%	1.7209	1.0000		0.1863	0.9900	0.814	0.766	4.20%	0.3363						
	2048	6,428	158,805	2470.4%	7	2,075	51,258	2470.4%	1.7209	1.0000		0.1954	0.9900	0.805	0.756	4.20%	0.3228						
	2049	4,775	129,000	2701.5%	5	1,479	39,960	2701.5%	1.7209	1.0000		0.2027	0.9900	0.797	0.743	4.20%	0.3098						
	2050	3,494	102,840	2943.4%	4	1,039	30,573	2943.4%	1.7209	1.0000		0.2150	0.9900	0.785	0.732	4.20%	0.2973						
	2051	2,524	80,457	3187.5%	3	720	22,955	3187.5%	1.7209	1.0000		0.2238	0.9900	0.776	0.722	4.20%	0.2853						
	2052	1,802	61,830	3431.7%	2	493	16,930	3431.7%	1.7209	1.0000		0.2301	0.9900	0.770	0.714	4.20%	0.2738						
	2053	1,261	46,557	3692.9%	2	331	12,235	3692.9%	1.7209	1.0000		0.2470	0.9900	0.753	0.700	4.20%	0.2628						
	2054	864	34,468	3987.4%	1	218	8,693	3987.4%	1.7209	1.0000		0.2540	0.9900	0.746	0.686	4.20%	0.2522						
	2055	578	24,978	4325.2%	1	140	6,046	4325.2%	1.7209	1.0000		0.2553	0.9900	0.745	0.668	4.20%	0.2420						
	2056	377	17,709	4695.6%	1	88	4,114	4695.6%	1.7209	1.0000		N/A	0.9900	N/A	N/A	4.20%	0.2323						
	2057	239	12,265	5124.0%	1	53	2,734	5124.0%	1.7209	1.0000		N/A	0.9900	N/A	N/A	4.20%	0.2229						
	2058	148	8,296	5603.8%	0	32	1,775	5603.8%	1.7209	1.0000		N/A	0.9900	N/A	N/A	4.20%	0.2140						
	2059	89	5,518	6231.6%	0	18	1,133	6231.6%	1.7209	1.0000		N/A	0.9900	N/A	N/A	4.20%	0.2053						
	2060	52	3,521	6786.9%	0	10	694	6786.9%	1.7209	1.0000		N/A	0.9900	N/A	N/A	4.20%	0.1971						
	2061	32	2,189	6845.7%	0	6	414	6845.7%	1.7209	1.0000		N/A	0.9900	N/A	N/A	4.20%	0.1891						
	2062	20	1,332	6516.4%	0	4	242	6516.4%	1.7209	1.0000		N/A	0.9900	N/A	N/A	4.20%	0.1815						
	2063	13	783	6211.7%	0	2	136	6211.7%	1.7209	1.0000		N/A	0.9900	N/A	N/A	4.20%	0.1742						
	2064	7	425	6500.6%	0	1	71	6500.6%	1.7209	1.0000		N/A	0.9900	N/A	N/A	4.20%	0.1672						
	2065	3	260	8492.3%	0	0	42	8492.3%	1.7209	1.0000		N/A	0.9900	N/A	N/A	4.20%	0.1604						
	2066	1	140	12287.7%	0	0	22	12287.7%	1.7209	1.0000		N/A	0.9900	N/A	N/A	4.20%	0.1540						
	2067	0	91	41117.0%	0	0	13	41117.0%	1.7209	1.0000		N/A	0.9900	N/A	N/A	4.20%	0.1478						
	2068	-	51	N/A	0	-	7	N/A	1.7209	1.0000		N/A	0.9900	N/A	N/A	4.20%	0.1418						
	2069	-	26	N/A	-	-	4	N/A	1.7209	1.0000		N/A	0.9900	N/A	N/A	4.20%	0.1361						
	2070+	-	17	N/A	-	-	2	N/A	1.7209	1.0000		N/A	0.9900	N/A	N/A	4.20%	0.1306						
	Past	4,049,027	1,880,296	46.4%	2,362	5,603,872	2,260,247	40.3%															
Future	3,559,695	11,874,326	333.6%	1,607	2,646,370	6,938,847	262.2%																
Lifetime	7,608,722	13,754,622	180.8%	3,969	8,250,242	9,199,094	111.5%																

Exhibit II-B
Demonstration that Pennsylvania Lifetime Incurred Claims with Requested Increase are
Not Less than Pennsylvania Lifetime Earned Premium with Prescribed Factors
Group Policy Form: G.LTC.1697

1	Accumulated value of initial earned premium	5,515,346	x	58%	=	3,198,900
2a	Accumulated value of earned premium	5,603,872				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	88,526	x	85%	=	75,247
3	Present value of future projected initial earned premium	1,649,465	x	58%	=	956,690
4a	Present value of future projected premium	2,646,370				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	996,905	x	85%	=	847,369
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					5,078,206
6a	Accumulated value of incurred claims without the inclusion of active life reserves					2,260,247
6b	Present value of future projected incurred claims without the inclusion of active life reserves					6,938,847
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					9,199,094
8	Test: 7 is not less than 5					TRUE

- Includes certificate forms GCLTCAARP-04-OP(and similar certificates in other jurisdictions) issued under group policy G.LTC.1697

Attachment 1
Metropolitan Life Insurance Company
Group Policy Form: G.LTC1697, Certificate Form: GCLTCAARP-04-OP
Comparison of Original Pricing and Current Best Estimate Assumptions

Original Pricing Assumptions		Current Best Estimate Assumptions																																																																					
Discount Rate	5.50%	4.20%																																																																					
Voluntary Lapse Rates	<table><tr><th>Policy Duration</th><th>Lapse Rate</th></tr><tr><td>1</td><td>6.25%</td></tr><tr><td>2</td><td>3.50%</td></tr><tr><td>3-7</td><td>3.00%</td></tr><tr><td>8</td><td>2.50%</td></tr><tr><td>9</td><td>2.25%</td></tr><tr><td>10-12</td><td>2.00%</td></tr><tr><td>13-14</td><td>1.75%</td></tr><tr><td>15+</td><td>1.50%</td></tr></table>	Policy Duration	Lapse Rate	1	6.25%	2	3.50%	3-7	3.00%	8	2.50%	9	2.25%	10-12	2.00%	13-14	1.75%	15+	1.50%	<table><tr><th>Policy Duration</th><th>Lapse Rate</th></tr><tr><td>1</td><td>5.5%</td></tr><tr><td>2</td><td>3.5%</td></tr><tr><td>3</td><td>2.5%</td></tr><tr><td>4</td><td>2.0%</td></tr><tr><td>5</td><td>1.5%</td></tr><tr><td>6</td><td>1.3%</td></tr><tr><td>7</td><td>0.9%</td></tr><tr><td>8</td><td>0.8%</td></tr><tr><td>9</td><td>0.8%</td></tr><tr><td>10</td><td>0.8%</td></tr><tr><td>11</td><td>0.7%</td></tr><tr><td>12</td><td>0.7%</td></tr><tr><td>13</td><td>0.7%</td></tr><tr><td>14</td><td>0.7%</td></tr><tr><td>15</td><td>0.7%</td></tr><tr><td>16</td><td>0.7%</td></tr><tr><td>17+</td><td>0.6%</td></tr></table>	Policy Duration	Lapse Rate	1	5.5%	2	3.5%	3	2.5%	4	2.0%	5	1.5%	6	1.3%	7	0.9%	8	0.8%	9	0.8%	10	0.8%	11	0.7%	12	0.7%	13	0.7%	14	0.7%	15	0.7%	16	0.7%	17+	0.6%															
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Morbidity:	Incidence	<table><tr><th colspan="2">Sex: Males</th></tr><tr><th colspan="2">Attained Age</th></tr><tr><td>0-24</td><td>70%</td></tr><tr><td>25-29</td><td>70%</td></tr><tr><td>30-34</td><td>70%</td></tr><tr><td>35-39</td><td>70%</td></tr><tr><td>40-44</td><td>70%</td></tr><tr><td>45-49</td><td>70%</td></tr><tr><td>50-54</td><td>70%</td></tr><tr><td>55-59</td><td>70%</td></tr><tr><td>60-64</td><td>70%</td></tr><tr><td>65-69</td><td>80%</td></tr><tr><td>70-74</td><td>100%</td></tr><tr><td>75-79</td><td>105%</td></tr><tr><td>80-84</td><td>115%</td></tr><tr><td>85-89</td><td>120%</td></tr><tr><td>90+</td><td>125%</td></tr></table>	Sex: Males		Attained Age		0-24	70%	25-29	70%	30-34	70%	35-39	70%	40-44	70%	45-49	70%	50-54	70%	55-59	70%	60-64	70%	65-69	80%	70-74	100%	75-79	105%	80-84	115%	85-89	120%	90+	125%	<table><tr><th colspan="2">Sex: Females</th></tr><tr><th colspan="2">Attained Age</th></tr><tr><td>0-24</td><td>75%</td></tr><tr><td>25-29</td><td>75%</td></tr><tr><td>30-34</td><td>75%</td></tr><tr><td>35-39</td><td>75%</td></tr><tr><td>40-44</td><td>75%</td></tr><tr><td>45-49</td><td>75%</td></tr><tr><td>50-54</td><td>75%</td></tr><tr><td>55-59</td><td>75%</td></tr><tr><td>60-64</td><td>75%</td></tr><tr><td>65-69</td><td>80%</td></tr><tr><td>70-74</td><td>85%</td></tr><tr><td>75-79</td><td>100%</td></tr><tr><td>80-84</td><td>105%</td></tr><tr><td>85-89</td><td>105%</td></tr><tr><td>90+</td><td>115%</td></tr></table>	Sex: Females		Attained Age		0-24	75%	25-29	75%	30-34	75%	35-39	75%	40-44	75%	45-49	75%	50-54	75%	55-59	75%	60-64	75%	65-69	80%	70-74	85%	75-79	100%	80-84	105%	85-89	105%	90+	115%
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Utilization	Home care prevalence rates were based on 1982-1984 National Long Term Care Surveys with modifications. Note that the actual utilization assumption at original pricing is not available.	<table><tr><th>Home Care</th><th>Facility Care</th></tr><tr><td>72%</td><td>87%</td></tr></table>	Home Care	Facility Care	72%	87%																																																																	
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Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Group Policy Form: GLTC.1697

	Calendar Year	Actual / Projected Experience			Expected Pricing Experience			G = C / F Actual to Expected Ratio	Accumulative Loss Ratio as of 12/31/2020		
		A	B	C = B / A	D	E	F = E / D		H	I	J = H / I
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio		Actual/Projected at 4.2% (on C)	Expected at 5.5% (on F)	Actual to Expected Ratio
Historical Experience	2004	15,224	0	0.0%	15,224	520	3.4%	0.00	0.0%	3.4%	0.00
	2005	3,072,126	33,318	1.1%	863,917	35,102	4.1%	0.27	1.1%	4.1%	0.27
	2006	11,981,470	742,907	6.2%	7,710,558	539,516	7.0%	0.89	5.1%	6.7%	0.77
	2007	16,482,667	169,535	1.0%	15,081,523	1,340,403	8.9%	0.12	3.0%	8.1%	0.38
	2008	16,826,528	1,739,760	10.3%	15,930,442	1,913,088	12.0%	0.86	5.5%	9.6%	0.57
	2009	16,435,935	1,138,575	6.9%	15,394,332	2,463,935	16.0%	0.43	5.8%	11.2%	0.52
	2010	16,136,118	3,439,266	21.3%	14,764,506	3,162,309	21.4%	1.00	8.7%	13.2%	0.66
	2011	15,772,877	1,875,744	11.9%	14,140,903	3,858,404	27.3%	0.44	9.1%	15.3%	0.60
	2012	15,644,229	3,824,016	24.4%	13,523,527	4,333,300	32.0%	0.76	11.0%	17.3%	0.64
	2013	15,358,566	2,752,914	17.9%	12,934,369	4,747,846	36.7%	0.49	11.7%	19.1%	0.61
	2014	15,229,290	4,145,085	27.2%	12,390,270	5,188,270	41.9%	0.65	13.1%	21.0%	0.62
	2015	14,954,935	4,979,057	33.3%	11,876,382	5,606,437	47.2%	0.71	14.7%	22.8%	0.64
	2016	14,653,372	8,166,188	55.7%	11,376,568	6,076,728	53.4%	1.04	17.5%	24.6%	0.71
Projected Experience	2017	14,773,924	4,854,561	32.9%	10,876,917	6,598,833	60.7%	0.54	18.4%	26.4%	0.70
	2018	14,406,641	7,877,636	54.7%	10,385,258	7,059,620	68.0%	0.80	20.4%	28.2%	0.72
	2019	15,440,382	8,821,311	57.1%	9,903,994	7,555,044	76.3%	0.75	22.4%	30.0%	0.75
	2020	15,844,963	12,674,324	80.0%	9,431,453	8,117,148	86.1%	0.93	25.3%	31.9%	0.79
	2021	16,302,369	14,910,630	91.5%	8,967,618	8,625,461	96.2%	0.95	28.4%	33.7%	0.84
	2022	17,086,920	16,860,944	98.7%	8,502,705	9,163,098	107.8%	0.92	31.5%	35.6%	0.89
	2023	17,198,799	18,906,648	109.9%	8,035,668	9,726,531	121.0%	0.91	34.8%	37.5%	0.93
	2024	16,273,221	21,007,686	129.1%	7,567,945	10,204,207	134.8%	0.96	38.3%	39.4%	0.97
	2025	15,298,313	23,128,297	151.2%	7,101,327	10,712,943	150.9%	1.00	41.9%	41.3%	1.01
	2026	14,285,153	25,230,962	176.6%	6,637,720	11,269,264	169.8%	1.04	45.6%	43.2%	1.06
	2027	13,247,301	27,266,459	205.8%	6,178,977	11,751,991	190.2%	1.08	49.5%	45.1%	1.10
	2028	12,206,375	29,194,338	239.2%	5,726,973	12,225,710	213.5%	1.12	53.4%	47.0%	1.14
	2029	11,171,361	30,958,280	277.1%	5,283,791	12,715,501	240.7%	1.15	57.5%	48.9%	1.18
	2030	10,149,296	32,506,779	320.3%	4,851,567	13,159,015	271.2%	1.18	61.5%	50.7%	1.21
	2031	9,153,308	33,786,521	369.1%	4,432,326	13,619,912	307.3%	1.20	65.6%	52.6%	1.25
	2032	8,190,528	34,758,430	424.4%	4,027,962	14,098,104	350.0%	1.21	69.6%	54.4%	1.28
	2033	7,268,516	35,392,555	486.9%	3,640,207	14,462,116	397.3%	1.23	73.6%	56.2%	1.31
	2034	6,396,308	35,657,766	557.5%	3,270,424	14,817,214	453.1%	1.23	77.4%	58.0%	1.34
	2035	5,579,937	35,549,585	637.1%	2,919,775	15,210,915	521.0%	1.22	81.1%	59.7%	1.36
	2036	4,823,510	35,067,262	727.0%	2,589,371	15,497,226	598.5%	1.21	84.6%	61.4%	1.38
	2037	4,130,554	34,213,287	828.3%	2,280,038	15,736,248	690.2%	1.20	88.0%	63.1%	1.39
	2038	3,502,246	32,997,645	942.2%	1,992,257	15,826,878	794.4%	1.19	91.0%	64.7%	1.41
	2039	2,939,293	31,453,876	1070.1%	1,726,256	15,762,137	913.1%	1.17	93.9%	66.2%	1.42
	2040	2,440,919	29,628,090	1213.8%	1,482,239	15,666,257	1056.9%	1.15	96.5%	67.6%	1.43
	2041	2,005,544	27,565,341	1374.5%	1,260,307	15,402,631	1222.1%	1.12	98.8%	69.0%	1.43
	2042	1,629,238	25,322,513	1554.3%	1,060,319	14,768,611	1392.8%	1.12	100.9%	70.2%	1.44
	2043	1,307,892	22,962,285	1755.7%	881,977	13,894,104	1575.3%	1.11	102.7%	71.3%	1.44
	2044	1,037,132	20,549,160	1981.3%	724,749	13,158,310	1815.6%	1.09	104.2%	72.3%	1.44
	2045	811,771	18,142,096	2234.9%	588,043	11,814,021	2009.0%	1.11	105.5%	73.1%	1.44
	2046	626,944	15,799,487	2520.1%	470,943	9,659,134	2051.0%	1.23	106.6%	73.8%	1.45
	2047	477,512	13,567,282	2841.2%	372,069	7,644,350	2054.6%	1.38	107.6%	74.3%	1.45
	2048	358,450	11,490,605	3205.6%	289,913	5,956,490	2054.6%	1.56	108.3%	74.6%	1.45
	2049	265,057	9,599,843	3621.8%	222,665	4,574,907	2054.6%	1.76	108.9%	74.9%	1.45
	2050	192,870	7,914,708	4103.6%	168,523	3,462,614	2054.7%	2.00	109.4%	75.1%	1.46
	2051	138,033	6,444,829	4669.1%	125,640	2,581,502	2054.7%	2.27	109.8%	75.2%	1.46
	2052	97,216	5,183,280	5331.7%	92,071	1,891,773	2054.7%	2.59	110.1%	75.3%	1.46
	2053	67,280	4,117,322	6119.7%	66,196	1,360,110	2054.7%	2.98	110.3%	75.4%	1.46
	2054	45,772	3,230,689	7058.2%	46,499	955,396	2054.7%	3.44	110.4%	75.4%	1.46
	2055	30,694	2,506,971	8167.7%	31,865	654,732	2054.7%	3.98	110.6%	75.4%	1.47
	2056	20,327	1,921,708	9454.1%	21,337	438,417	2054.7%	4.60	110.7%	75.5%	1.47
	2057	13,312	1,455,889	10936.8%	13,882	285,229	2054.7%	5.32	110.7%	75.5%	1.47
	2058	8,676	1,090,012	12564.0%	8,766	180,106	2054.7%	6.11	110.8%	75.5%	1.47
	2059	5,663	807,253	14254.7%	5,394	110,840	2054.7%	6.94	110.8%	75.5%	1.47
	2060	3,734	592,257	15861.4%	3,266	67,098	2054.7%	7.72	110.8%	75.5%	1.47
	2061	2,475	430,312	17386.1%	1,878	38,579	2054.7%	8.46	110.9%	75.5%	1.47
	2062	1,634	309,911	18961.4%	1,062	21,823	2054.7%	9.23	110.9%	75.5%	1.47
	2063	1,070	220,089	20562.1%	700	14,380	2054.7%	10.01	110.9%	75.5%	1.47
	2064	690	154,773	22447.0%	341	7,003	2054.7%	10.92	110.9%	75.5%	1.47
	2065	431	107,608	24953.0%	56	1,149	2054.7%	12.14	110.9%	75.5%	1.47
	2066	262	73,686	28126.5%	4	76	2054.7%	13.69	110.9%	75.5%	1.47
	2067	160	49,186	30659.1%	0	1	2054.7%	14.92	110.9%	75.5%	1.47
	2068	98	31,882	32480.5%	0	1	2054.7%	15.81	110.9%	75.5%	1.47
	2069	60	19,629	32973.1%	0	1	2054.7%	16.05	110.9%	75.5%	1.47
	2070	82	23,285	28390.5%	0	0	N/A	N/A	110.9%	75.5%	1.47
Past		233,029,245	67,234,195	28.9%	186,600,144	68,596,503	36.8%	0.78	25.3%	31.9%	0.79
Future		206,794,305	780,159,935	377.3%	103,673,611	369,194,114	356.1%	1.06	291.0%	257.4%	1.13
Lifetime		439,823,550	847,394,129	192.7%	290,273,755	437,790,617	150.8%	1.28	110.9%	75.0%	1.48

Note:
- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action approved by other states.
- Figures in column D do not reflect any rate action.
- Includes certificate forms GCLTCARP-04-OP (and similar certificates in other jurisdictions) issued under group policy GLTC.1697

Attachment 3
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Group Policy Form: G.LTC.1697

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F
	Actual Experience through 12/31/2020			Reproduced based on Original Pricing			
	Projections based on Current Assumptions			Assumptions since inception			
	A	B	C = B / A	D	E	F = E / D	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio
1	9,160,541	429,359	4.7%	9,160,541	312,825	3.4%	1.37
2	17,359,540	418,851	2.4%	17,359,540	1,399,711	8.1%	0.30
3	16,868,228	919,765	5.5%	16,538,948	1,956,660	11.8%	0.46
4	16,517,999	1,363,574	8.3%	15,822,322	2,513,644	15.9%	0.52
5	16,188,756	2,560,870	15.8%	15,116,495	3,155,084	20.9%	0.76
6	15,913,999	2,814,170	17.7%	14,422,381	4,110,867	28.5%	0.62
7	15,684,484	2,866,317	18.3%	13,739,073	4,632,256	33.7%	0.54
8	15,502,198	2,903,567	18.7%	13,065,676	4,990,637	38.2%	0.49
9	15,282,207	4,573,515	29.9%	12,464,253	5,477,822	43.9%	0.68
10	15,105,949	5,066,321	33.5%	11,896,098	5,912,474	49.7%	0.67
11	14,844,101	6,330,847	42.6%	11,356,570	6,309,716	55.6%	0.77
12	14,766,759	6,159,777	41.7%	10,818,500	6,898,529	63.8%	0.65
13	14,667,566	5,332,220	36.4%	10,282,127	7,388,623	71.9%	0.51
14	15,040,236	10,288,984	68.4%	9,773,698	7,774,909	79.5%	0.86
15	15,865,978	11,472,647	72.3%	9,265,757	8,396,796	90.6%	0.80
16	17,437,509	14,041,039	80.5%	8,782,409	8,918,782	101.6%	0.79
17	18,032,451	16,273,924	90.2%	8,299,215	9,350,987	112.7%	0.80
18	17,172,045	18,297,794	106.6%	7,817,295	9,986,147	127.7%	0.83
19	16,258,699	20,388,876	125.4%	7,338,170	10,447,858	142.4%	0.88
20	15,309,011	22,509,051	147.0%	6,863,501	10,837,959	157.9%	0.93
21	14,324,158	24,622,184	171.9%	6,395,044	11,429,890	178.7%	0.96
22	13,310,649	26,684,505	200.5%	5,934,585	11,904,025	200.6%	1.00
23	12,288,530	28,646,825	233.1%	5,483,647	12,273,060	223.8%	1.04
24	11,269,546	30,463,091	270.3%	5,044,054	12,767,757	253.1%	1.07
25	10,261,349	32,080,355	312.6%	4,617,725	13,164,449	285.1%	1.10
26	9,276,298	33,447,428	360.6%	4,206,440	13,524,697	321.5%	1.12
27	8,320,789	34,513,556	414.8%	3,811,785	13,989,142	367.0%	1.13
28	7,404,097	35,244,264	476.0%	3,435,248	14,372,576	418.4%	1.14
29	6,533,571	35,615,156	545.1%	3,078,048	14,529,169	472.0%	1.15
30	5,716,047	35,616,598	623.1%	2,740,846	14,962,881	545.9%	1.14
31	4,956,775	35,244,314	711.0%	2,424,570	15,196,822	626.8%	1.13
32	4,258,512	34,499,236	810.1%	2,129,801	15,341,809	720.3%	1.12
33	3,623,534	33,389,102	921.5%	1,856,812	15,527,850	836.3%	1.10
34	3,052,516	31,945,653	1046.5%	1,605,545	15,313,980	953.8%	1.10
35	2,544,666	30,204,113	1187.0%	1,375,839	15,212,469	1105.7%	1.07
36	2,098,764	28,211,055	1344.2%	1,167,705	14,997,866	1284.4%	1.05
37	1,711,929	26,018,622	1519.8%	980,737	14,509,457	1479.4%	1.03
38	1,380,200	23,687,062	1716.2%	814,478	13,493,489	1656.7%	1.04
39	1,099,305	21,281,346	1935.9%	668,295	12,633,229	1890.4%	1.02
40	864,471	18,865,489	2182.3%	541,299	12,103,183	2236.0%	0.98
41	670,800	16,497,233	2459.3%	432,868	9,678,708	2236.0%	1.10
42	513,259	14,223,737	2771.3%	341,433	7,634,269	2236.0%	1.24
43	387,140	12,092,861	3123.6%	265,577	5,938,176	2236.0%	1.40
44	287,621	10,142,765	3526.4%	203,707	4,554,786	2236.0%	1.58
45	210,204	8,391,898	3992.3%	153,820	3,439,333	2236.0%	1.79
46	151,134	6,855,339	4535.9%	114,576	2,561,856	2236.0%	2.03
47	106,803	5,531,287	5179.0%	83,861	1,875,097	2236.0%	2.32
48	74,214	4,404,777	5935.2%	60,243	1,346,996	2236.0%	2.65
49	50,664	3,465,512	6840.2%	42,370	947,372	2236.0%	3.06
50	33,999	2,693,332	7921.8%	28,907	646,343	2236.0%	3.54
51	22,462	2,067,739	9205.6%	19,384	433,420	2236.0%	4.12
52	14,641	1,567,587	10706.6%	12,596	281,650	2236.0%	4.79
53	9,454	1,172,888	12405.8%	7,930	177,320	2236.0%	5.55
54	6,093	867,241	14232.5%	4,855	108,549	2236.0%	6.37
55	3,954	634,357	16042.2%	2,917	65,230	2236.0%	7.17
56	2,581	459,357	17794.9%	1,749	39,117	2236.0%	7.96
57	1,686	328,680	19497.4%	860	19,236	2236.0%	8.72
58	1,096	232,155	21178.1%	611	13,656	2236.0%	9.47
59	699	161,902	23178.5%	421	9,416	2236.0%	10.37
60	433	111,993	25882.2%	0	0	0.0%	0.00
Lifetime	439,822,904	847,194,063	192.6%	290,273,755	437,790,617	150.8%	1.28
Lifetime*	249,994,675	276,811,903	110.7%	161,116,625	120,850,196	75.0%	1.48

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action approved by other states.
- Figures in column D do not reflect any rate action.
- * Columns A and B are discounted back to the inception date at an interest rate of 4.2%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 5.5%.
- Includes certificate forms GCLTCAARP-04-OP (and similar certificates in other jurisdictions) issued under group policy G.LTC.1697

Attachment 4
Metropolitan Life Insurance Company
Actual-to-Expected Results - Lapse
Group Policy Form: G.LTC1697

Lapse			
Policy Duration	Actual	Expected ¹	A/E%
1-10	22,078	21,815	101.2%
11	791	637	124.1%
12	639	595	107.3%
13	556	544	102.1%
14	461	478	96.5%
15	400	395	101.3%
16	302	306	98.6%
17+	362	401	90.2%

Attachment 4
Metropolitan Life Insurance Company
Actual-to-Expected Results - Mortality
Group Policy Form: G.LTC1697

Mortality						
Attained Age	Female			Male		
	Actual	Expected ¹	A/E%	Actual	Expected ¹	A/E%
<65	160	178	89.92%	126	127	98.92%
65-69	567	568	99.86%	443	441	100.39%
70-74	1,147	1,168	98.22%	1,138	1,154	98.60%
75-79	1,984	2,014	98.50%	2,019	1,976	102.19%
80-84	2,496	2,497	99.97%	2,372	2,370	100.08%
85-89	2,187	2,170	100.77%	1,793	1,760	101.87%
90+	1,116	1,099	101.59%	679	682	99.51%

¹ The expecteds are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Incidence
Group Policy Form: G.LTC1697

Attained Age	Female						Male					
	Facility Care			Home Care			Facility Care			Home Care		
	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%
under 50	0	0	0%	0	0	0%	0	0	0%	0	0	0%
50 to 54	0	1	0%	1	1	149%	0	0	0%	0	0	0%
55 to 59	6	8	79%	9	10	86%	0	4	0%	2	5	40%
60 to 64	46	44	104%	67	66	101%	23	29	80%	33	36	91%
65 to 69	126	136	93%	177	192	92%	70	80	87%	100	109	92%
70 to 74	448	469	95%	353	369	96%	276	219	126%	232	221	105%
75 to 79	1,107	1,109	100%	630	656	96%	590	610	97%	384	425	90%
80 to 84	1,575	1,590	99%	745	744	100%	854	916	93%	481	498	97%
85 to 89	1,382	1,315	105%	497	511	97%	680	674	101%	338	332	102%
over 89	475	496	96%	180	170	106%	208	184	113%	106	103	103%
Total	5,165	5,167	100%	2,659	2,720	98%	2,701	2,717	99%	1,676	1,730	97%

¹ Based on actual experience from last 10 years through 12/31/2019

² The expected claims are based on current best estimate assumptions with adjustments for incurred but not reported claims.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Claim Termination

Claim Duration (Months)	Actual Deaths	Expected Deaths¹	Actual Recoveries	Expected Recoveries¹	Deaths A/E%	Recoveries A/E%	Total A/E%
1	1,133	791	85	128	143%	66%	132%
2	987	1,563	196	313	63%	63%	63%
3	1,059	1,433	286	305	74%	94%	77%
4	1,213	1,652	397	352	73%	113%	80%
5	1,220	1,422	352	292	86%	121%	92%
6	1,056	1,207	265	238	88%	111%	91%
7	966	1,025	230	197	94%	117%	98%
8	859	896	168	163	96%	103%	97%
9	834	797	149	136	105%	110%	105%
10	746	725	135	115	103%	117%	105%
11	695	672	121	99	103%	122%	106%
12	662	632	100	87	105%	115%	106%
13	612	603	104	77	102%	135%	105%
14+	19,456	17,280	1,517	1,578	113%	96%	111%
Total	31,498	30,698	4,105	4,080	103%	101%	102%

¹ The expected deaths and recoveries are based on current best estimate assumptions.

Attachment 5
Metropolitan Life Insurance Company
Group Policy Form: G.LTC.1697
Certificate Forms: GCLTCAARP-04-OP
Historial Claim and Active Life Reserves

Nationwide

Calendar Year	Claim Reserves	Active Life Reserves¹
1997	-	
1998	-	
1999	-	
2000	-	
2001	-	
2002	-	
2003	-	
2004	-	
2005	-	
2006	96,114	
2007	-	
2008	-	
2009	4,318	
2010	79,663	
2011	46,555	
2012	135,765	
2013	-	
2014	150,897	
2015	571,611	
2016	1,213,976	
2017	1,181,262	
2018	3,911,391	
2019	6,046,571	
2020	11,757,442	194,357,070

State of Pennsylvania

Calendar Year	Claim Reserves	Active Life Reserves¹
2010	-	
2011	-	
2012	-	
2013	-	
2014	-	
2015	85,818	
2016	-	
2017	-	
2018	-	
2019	294,051	
2020	229,837	3,025,017

¹ Figure as of 12/31/2020 and

Statutory active life reserves includes additional
reserves based on asset adequacy testing



Long-Term Care Insurance

underwritten by



MetLife

Metropolitan Life Insurance Company
Long-Term Care
PO Box 30607
Salt Lake City, UT 84130-0607

Group: AARP
Membership #: [Membership #]
Group #: [94777]

[Mail Date]



New Long-Term Care Insurance
coverage rates effective [DATE].

[First Name] [Last Name]
[Address 1]
[Address 2]
[City, ST Zip or Country Name if Foreign address]

Premium (Contribution) Increase Notification – Please review

Why MetLife is contacting you

This letter is to inform you of a premium increase that is being implemented on your AARP Long-Term Care Insurance Underwritten by Metropolitan Life Insurance Company (“MetLife”).

What you need to know

After an extensive review of its long-term care (LTC) insurance business, MetLife has determined that a rate change on certain LTC insurance policies is necessary due to changes in actuarial assumptions since they were initially priced. As a result, MetLife filed requests with the appropriate State Departments of Insurance to increase the current premiums associated with MetLife’s AARP Certificates.

MetLife received authority to implement a [XX%] premium increase on your Certificate [over a 2 year period]. [The information below indicates the effective date and amount of your initial increase of approximately [XX%]. The second increase of approximately [XX%] will occur no sooner than one year from the date indicated below and will be based on your premium in effect at that time. You will be notified separately prior to the second increase.]

Effective Date:	[EFFECTIVE DATE]
Current Premium Amount:	[OLD AMOUNT]/[FREQUENCY]*
Increased Premium Amount:	[NEW AMOUNT]/[FREQUENCY]

* Current Premium information is as of [APPLY RUN DATE] and may not reflect recent changes.

It is important that you be aware that, as explained in the Guaranteed Renewability statement in your certificate, and subject to any applicable regulatory approval, **MetLife reserves the right to increase rates in the future.** [Because the increase needed was higher than the increase being implemented, it is our intent to request an additional increase [of XX%], and if authorized, the additional increase will be implemented no sooner than one year from the date indicated above.] [Please note, however, that MetLife will not implement another premium rate increase for a period of [X] years from the effective date of this increase.]

Please note that if you are on waiver of contribution at the time the increase becomes effective, there will be no impact to your coverage or premium unless and until your premium payments resume.



Coverage Change Form due
[DATE].

If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary.

Your Options

MetLife understands that a premium increase may not be affordable for some insureds. Therefore, we are offering you personalized options, if available, to help reduce the impact of the premium increase. Please review the enclosed Coverage Change Form to see what options are available to you. Please note that all options available may not be of equal value, based on your personal situation.

Please carefully evaluate your individual situation before selecting one of these options. We believe that long-term care insurance should be considered in every financial plan and encourage you to maintain your certificate to retain the valuable protection it provides. However, if you choose to cancel your coverage or make any changes, please complete the attached form and submit to MetLife. In order to ensure processing prior to the implementation of the rate increase, please submit any change requests by [FORM DATE]. Should you need more time to decide on a coverage decrease or termination of coverage, the provisions of your certificate permit you to make these changes at any time.

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your certificate anniversary date after the premium increase takes effect. If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary. If you are set up for automatic deductions from your bank account, you do not need to take any action. The increased premium will be deducted on the next scheduled electronic funds transfer date after the rate increase effective date.

Cancellation Requests

If you choose to cancel your Long-Term Care Insurance Coverage with MetLife, a limited long-term care benefit may still be available to you.

[Insert for insureds with no nonforfeiture feature (also applicable for insureds with CBUL):

If your coverage lapses due to cancellation or nonpayment of premium at any time between the date of this letter and 120 days following the effective date of the increased premium, you will be issued a Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement ("LCUL") which provides limited coverage as described below. (Please note that this limited coverage does not provide the same level of coverage you currently have.) Under LCUL, your [Total Lifetime Benefit] [Total Benefit Amount] will be the greater of: the sum of all premiums paid and waived prior to lapse; or [30 times the daily Nursing Home Benefit] [30 times the Daily Benefit Amount] in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your certificate, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining [Total Lifetime Benefit] [Total Benefit Amount] of your certificate immediately prior to your date of lapse. Once LCUL goes into effect, your certificate will be considered "paid-up" with no further premiums due, and you will no longer receive increases under any inflation option.

Note: For certificateholders who are eligible for and meet the requirements for payment of benefits under the Contingent Benefit Upon Lapse Nonforfeiture Feature ("CBUL") as a result of this rate increase, we will instead provide coverage under LCUL, which provides a benefit that is equal to the benefit payable under CBUL. We will not pay benefits under both CBUL and LCUL, or any other nonforfeiture feature.]

[Insert for letters to insureds who have an existing NF benefit:

Records indicate your certificate includes a nonforfeiture feature providing for reduced or limited coverage in the event that your certificate lapses due to cancellation or nonpayment of premium. Please refer to your certificate for additional information. If you elect to cancel your coverage, you are eligible for the limited coverage as described in your certificate under the nonforfeiture feature. (Please note that this limited coverage is not intended to replace coverage you currently have.)]

[Insert for insureds with paid-up coverage with a layer of non paid-up coverage:

Records indicate you are making premium payments on only a portion of your coverage and that the remainder of your coverage is fully paid-up. In the event you stop making premium payments or notify MetLife you do not wish to maintain the portion of your coverage that is not fully paid up, you will retain the portion of your coverage that is fully paid-up. In this case, the portion of your coverage on which you are making premium payments will end. Please be aware that the portion of your coverage that is paid-up is **not** subject to the premium increase.]

At MetLife we're here to help

We are ready to assist you. Attached is a Frequently Asked Questions document to provide additional details regarding this notification. If you have any additional questions, please call our Customer Service team at [(866) 894-6035]. Call center representatives will be pleased to answer any questions or provide additional options to lessen the amount of this increase, if available.

Sincerely,



Thomas G. Reilly, Assistant Vice President
Product Management & Compliance
Metropolitan Life Insurance Company

Encl: [Frequently Asked Questions, Coverage Change Form, Business Reply Envelope]

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Pennsylvania
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2.	Department Use Only
	State Tracking ID
	META-133317762

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Metropolitan Life Insurance Company Insurance Products Contracts 1095 Avenue of the Americas New York, NY 10036-6796	NY		241	65978	13-5581829	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Gina Jisonna Metropolitan Life Insurance Co. 1300 Hall Blvd Bloomfield, CT 06002	860-656-3809	n/a	gjisonna@metlife.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
----	-----------------------	--

6.	Company Tracking Number	CT22-223 FC1
----	-------------------------	--------------

7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission Previous file # _____
----	---

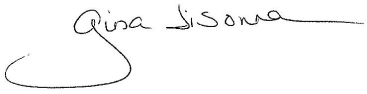
8.	Market	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise
		Group <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Small <input checked="" type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input checked="" type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____ </div> </div>

9.	Type of Insurance (TOI)	LTC03G – Group Long-Term Care Insurance
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10.	Sub-Type of Insurance (Sub-TOI)	LTC03G.001 – Qualified
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11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other <input type="checkbox"/> Rates <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ <input checked="" type="checkbox"/> SUPPORTING DOCUMENTATION <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Statement of Variability <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other _____ </div> <div> <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Certifications </div> </div>
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12	Filing Submission Date	June 30, 2022	
13	Filing Fee (If required)	Amount _____	Check Date _____
		Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No	Check Number _____
14	Date of Domiciliary Approval	Not Applicable	
15	Filing Description:		
	<p>This is a filing of a premium rate schedule increase and nonforfeiture endorsement(s) for group long-term care insurance policies. Please see our filing letter for details.</p>		

16	Certification (If required)	
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Pennsylvania</u>.</p>		
Print Name <u>Gina Jisonna</u>		Title <u>Manager – Product Development</u>
		Date <u>June 30, 2022</u>
Signature _____		

17.	Form Filing Attachment
This filing transmittal is part of company tracking number	
This filing corresponds to rate filing company tracking number	

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1

18.	Rate Filing Attachment			
This filing transmittal is part of company tracking number			CT22-223 FC1	
This filing corresponds to form filing company tracking number			CT22-223 FC1	
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing			15.52%	
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Actuarial Memorandum and Rates	GCLTCAARP-04-OP	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 15.52% - ____% <input type="checkbox"/> Other _____	
02	Actuarial Memorandum and Rates	G.LTC1697	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 15.52% - ____% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	

LHRFA-1



Long-Term Care Insurance
underwritten by



MetLife

Metropolitan Life Insurance Company
Long-Term Care
PO Box 30607
Salt Lake City, UT 84130-0607

Metropolitan Life Insurance Company

Group: AARP
Membership #: [Membership #]
Group #: [94777]

[First Name] [Middle Initial] [Last Name]

Increased Premium Amount Date: [Effective Date of Increase]

Premium (Contribution) Increase Coverage Change Request Form

If you intend to maintain your current coverage at the new increased premium, there is no need to return this form.

Please use this form to request a decrease in your long-term care insurance coverage, if available, or to cancel your coverage. If you have any questions, you can speak with our **Customer Service team at [(866) 894-6035]**. If you would like to consider alternative options, please call the Customer Service team.

To request a coverage change check only ONE box below		
Keep current coverage and pay premium increase (No Action Required) Daily Benefit Amount: [\$XXX.XX] Total Lifetime Benefit: [X] Years Premium: [\$XXX.XX][mode] Note: If you do not submit a selection, your coverage will remain the same and your new premium will become effective on [DATE].	<input type="checkbox"/> Reduce Daily Benefit and Minimize Premium Increase Daily Benefit Amount: [\$XXX.XX] Premium: [\$XXX.XX][mode]	<input type="checkbox"/> Reduce Lifetime Benefit and Minimize Premium Increase Total Lifetime Benefit: [X] Years Premium: [\$XXX.XX][mode]
	<input type="checkbox"/> Customized Decrease Option <i>Please call the Customer Service team for available options</i> OTHER _____	<input type="checkbox"/> Coverage Termination [Please CANCEL my coverage. I understand that I will be provided coverage under a Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement ("LCUL"). As you consider this option, please note that this is limited coverage and does not provide the same level of coverage you currently have.] [Please CANCEL my coverage. I understand that this will trigger coverage under the Nonforfeiture feature which I purchased with my certificate. As you consider this option, please note that this is limited coverage and does not provide the same level of coverage you currently have.]

I understand the certificate change(s) I have selected above. I agree that any change(s) will become effective on the premium rate increase date outlined above.

Signature: _____

Date: _____

Please sign, date and return this form to the address listed below by [Coverage Change Receipt Date]. No Response is required if you are not making any changes.

Metropolitan Life Insurance Company
[Long-Term Care * PO Box 14634 * Lexington, KY * 40512-9938]

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Group Policy Form: G.LTC.1697

		Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency		
Historical Experience	1997	-	-	-	N/A	-	-	-	N/A							4.20%	2.6283
	1998	-	-	-	N/A	-	-	-	N/A							4.20%	2.5224
	1999	-	-	-	N/A	-	-	-	N/A							4.20%	2.4208
	2000	-	-	-	N/A	-	-	-	N/A							4.20%	2.3232
	2001	-	-	-	N/A	-	-	-	N/A							4.20%	2.2296
	2002	-	-	-	N/A	-	-	-	N/A							4.20%	2.1398
	2003	-	-	-	N/A	-	-	-	N/A							4.20%	2.0536
	2004	15,224	-	0.0%	87	30,004	-	0.0%								4.20%	1.9709
	2005	3,072,126	33,318	1.1%	4,622	5,810,874	63,020	1.1%								4.20%	1.8915
	2006	11,981,470	742,907	6.2%	9,810	21,749,755	1,348,587	6.2%								4.20%	1.8153
	2007	16,482,667	169,535	1.0%	10,362	28,715,311	295,356	1.0%								4.20%	1.7422
	2008	16,826,528	1,739,760	10.3%	10,102	28,133,406	2,908,823	10.3%								4.20%	1.6720
	2009	16,435,935	1,138,575	6.9%	9,882	26,373,271	1,826,968	6.9%								4.20%	1.6046
	2010	16,136,118	3,439,266	21.3%	9,666	24,849,086	5,296,355	21.3%								4.20%	1.5400
	2011	15,772,877	1,875,744	11.9%	9,460	23,311,170	2,772,213	11.9%								4.20%	1.4779
	2012	15,644,229	3,824,016	24.4%	9,273	22,189,579	5,423,937	24.4%								4.20%	1.4184
	2013	15,358,566	2,752,914	17.9%	9,091	20,906,790	3,747,393	17.9%								4.20%	1.3612
	2014	15,229,290	4,145,085	27.2%	8,925	19,895,650	5,415,167	27.2%								4.20%	1.3064
	2015	14,954,935	4,979,057	33.3%	8,768	18,750,151	6,242,626	33.3%								4.20%	1.2538
	2016	14,653,372	8,166,188	55.7%	8,607	17,631,919	9,826,104	55.7%								4.20%	1.2033
Projected Future Experience	2017	14,773,924	4,854,561	32.9%	8,396	17,060,810	5,606,009	32.9%								4.20%	1.1548
	2018	13,676,234	7,877,636	56.8%	8,104	15,378,813	8,730,547	56.8%								4.20%	1.1083
	2019	13,519,986	8,821,311	65.2%	7,821	14,380,156	9,382,541	65.2%								4.20%	1.0636
	2020	13,009,702	12,674,324	97.4%	7,539	13,279,950	12,937,606	97.4%								4.20%	1.0208
	2021	12,755,694	14,910,630	116.9%	7,301	12,496,114	14,607,197	116.9%	1.0000	N/A		0.0316	N/A	0.968	0.980	4.20%	0.9796
	2022	12,160,372	16,860,944	138.7%	7,058	11,432,982	15,852,383	138.7%	1.0000	N/A		0.0333	N/A	0.967	0.953	4.20%	0.9402
	2023	11,552,267	18,906,648	163.7%	6,802	10,423,694	17,059,605	163.7%	1.0000	N/A		0.0362	N/A	0.964	0.950	4.20%	0.9023
	2024	10,923,664	21,007,686	192.3%	6,534	9,459,421	18,191,748	192.3%	1.0000	N/A		0.0395	N/A	0.961	0.946	4.20%	0.8660
	2025	10,269,242	23,128,297	225.2%	6,252	8,534,467	19,221,251	225.2%	1.0000	N/A		0.0432	N/A	0.957	0.940	4.20%	0.8311
	2026	9,589,141	25,230,962	263.1%	5,957	7,648,204	20,123,966	263.1%	1.0000	N/A		0.0472	N/A	0.953	0.934	4.20%	0.7976
	2027	8,892,466	27,266,459	306.6%	5,650	6,806,812	20,871,337	306.6%	1.0000	N/A		0.0515	N/A	0.948	0.927	4.20%	0.7655
	2028	8,193,728	29,194,338	356.3%	5,333	6,019,284	21,446,772	356.3%	1.0000	N/A		0.0561	N/A	0.944	0.921	4.20%	0.7346
	2029	7,498,958	30,958,280	412.8%	5,007	5,286,960	21,826,390	412.8%	1.0000	N/A		0.0611	N/A	0.939	0.915	4.20%	0.7050
	2030	6,812,881	32,506,779	477.1%	4,675	4,609,753	21,994,840	477.1%	1.0000	N/A		0.0664	N/A	0.934	0.909	4.20%	0.6766
	2031	6,144,307	33,786,521	549.9%	4,338	3,989,896	21,939,772	549.9%	1.0000	N/A		0.0719	N/A	0.928	0.902	4.20%	0.6494
	2032	5,498,026	34,758,430	632.2%	4,001	3,426,393	21,661,602	632.2%	1.0000	N/A		0.0778	N/A	0.922	0.895	4.20%	0.6232
	2033	4,879,110	35,392,555	725.4%	3,665	2,918,165	21,168,209	725.4%	1.0000	N/A		0.0839	N/A	0.916	0.887	4.20%	0.5981
	2034	4,293,626	35,657,766	830.5%	3,334	2,464,533	20,467,655	830.5%	1.0000	N/A		0.0903	N/A	0.910	0.880	4.20%	0.5740
	2035	3,745,624	35,549,585	949.1%	3,011	2,063,383	19,583,498	949.1%	1.0000	N/A		0.0968	N/A	0.903	0.872	4.20%	0.5509
	2036	3,237,860	35,067,262	1083.0%	2,699	1,711,810	18,539,558	1083.0%	1.0000	N/A		0.1037	N/A	0.896	0.864	4.20%	0.5287
	2037	2,772,702	34,213,287	1233.9%	2,400	1,406,833	17,359,375	1233.9%	1.0000	N/A		0.1109	N/A	0.889	0.856	4.20%	0.5074
	2038	2,350,939	32,997,645	1403.6%	2,116	1,144,781	16,068,081	1403.6%	1.0000	N/A		0.1183	N/A	0.882	0.848	4.20%	0.4869
	2039	1,973,049	31,453,876	1594.2%	1,849	922,063	14,699,312	1594.2%	1.0000	N/A		0.1259	N/A	0.874	0.839	4.20%	0.4673
	2040	1,638,507	29,628,090	1808.2%	1,602	734,874	13,288,264	1808.2%	1.0000	N/A		0.1336	N/A	0.866	0.830	4.20%	0.4485
	2041	1,346,254	27,565,341	2047.6%	1,375	579,473	11,865,055	2047.6%	1.0000	N/A		0.1416	N/A	0.858	0.822	4.20%	0.4304
	2042	1,093,653	25,322,513	2315.4%	1,169	451,781	10,460,361	2315.4%	1.0000	N/A		0.1499	N/A	0.850	0.812	4.20%	0.4131
	2043	877,944	22,962,285	2615.5%	984	348,062	9,103,430	2615.5%	1.0000	N/A		0.1583	N/A	0.842	0.803	4.20%	0.3965
	2044	696,192	20,549,160	2951.7%	820	264,887	7,818,542	2951.7%	1.0000	N/A		0.1669	N/A	0.833	0.793	4.20%	0.3805
	2045	544,915	18,142,096	3329.3%	676	198,977	6,624,620	3329.3%	1.0000	N/A		0.1758	N/A	0.824	0.783	4.20%	0.3652
	2046	420,846	15,799,487	3754.2%	551	147,482	5,536,793	3754.2%	1.0000	N/A		0.1847	N/A	0.815	0.772	4.20%	0.3504
	2047	320,537	13,567,282	4232.7%	444	107,804	4,562,994	4232.7%	1.0000	N/A		0.1937	N/A	0.806	0.762	4.20%	0.3363
	2048	240,616	11,490,605	4775.5%	354	77,664	3,708,871	4775.5%	1.0000	N/A		0.2031	N/A	0.797	0.751	4.20%	0.3228
	2049	177,924	9,599,843	5395.5%	279	55,116	2,973,752	5395.5%	1.0000	N/A		0.2121	N/A	0.788	0.739	4.20%	0.3098
	2050	129,467	7,914,708	6113.3%	217	38,490	2,352,975	6113.3%	1.0000	N/A		0.2217	N/A	0.778	0.728	4.20%	0.2973
	2051	92,657	6,444,629	6955.6%	167	26,436	1,838,804	6955.6%	1.0000	N/A		0.2303	N/A	0.770	0.716	4.20%	0.2853
	2052	65,258	5,183,280	7942.8%	127	17,869	1,419,288	7942.8%	1.0000	N/A		0.2405	N/A	0.760	0.704	4.20%	0.2738
	2053	45,163	4,117,322	9116.6%	95	11,868	1,081,988	9116.6%	1.0000	N/A		0.2503	N/A	0.750	0.692	4.20%	0.2628
	2054	30,725	3,230,689	10514.8%	71	7,749	814,788	10514.8%	1.0000	N/A		0.2558	N/A	0.744	0.680	4.20%	0.2522
	2055	20,604	2,506,971	12167.6%	52	4,987	606,793	12167.6%	1.0000	N/A		0.2666	N/A	0.733	0.671	4.20%	0.2420
	2056	13,645	1,921,708	14084.0%	38	3,170	446,396	14084.0%	1.0000	N/A		0.2736	N/A	0.726	0.662	4.20%	0.2323
	2057	8,936	1,455,889	16292.8%	27	1,992	324,566	16292.8%	1.0000	N/A		0.2815	N/A	0.718	0.655	4.20%	0.2229
	2058	5,824	1,090,012	18716.9%	19	1,246	233,210	18716.9%	1.0000	N/A		0.2963	N/A	0.704	0.652	4.20%	0.2140
	2059	3,801	807,253	21235.6%	13	781	165,756	21235.6%	1.0000	N/A		0.2947	N/A	0.693	0.653	4.20%	0.2053
	2060	2,506	592,257	23629.0%	9	494	116,711	23629.0%	1.0000	N/A		0.3078	N/A	0.692	0.659	4.20%	0.1971
	2061	1,661	430,312	25900.4%	6	314	81,382	25900.4%	1.0000	N/A		0.3029	N/A	0.697	0.663	4.20%	0.1891
	2062	1,097	309,911	28247.2%	4	199	56,250	28247.2%	1.0000	N/A		0.3220	N/A	0.678	0.660	4.20%	0.1815
	2063	719	220,089	30631.7%	3	125	38,338	30631.7%	1.0000	N/A		0.3136	N/A	0.686	0.655	4.20%	0.1742
	2064	463	154,773	33439.8%	2	77	25,874	33439.8%	1.0000	N/A		0.3046	N/A	0.695	0.644	4.20%	0.1672
	2065	289	107,608	37173.0%	1	46	17,265	37173.0%	1.0000	N/A		0.3238	N/A	0.676	0.625	4.20%	0.1604

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest				Premium		Persistency Factors				Calendar Year	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Mid-Year Disc / Accum Factor	
Historical Experience	1997	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.20%	2.6283	
	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.20%	2.5224	
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.20%	2.4208	
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.20%	2.3232	
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.20%	2.2296	
	2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.20%	2.1398	
	2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.20%	2.0536	
	2004	15,224	-	0.0%	87	30,004	-	0.0%	-	-	-	-	-	-	4.20%	1.9709	
	2005	3,072,126	33,318	1.1%	4,622	5,810,874	63,020	1.1%	4,622	1,0000	1,0000	0.0333	1.0000	0.968	0.980	4.20%	1.8915
	2006	11,981,470	742,907	6.2%	9,810	21,749,755	1,348,587	6.2%	9,810	1,0000	1,0000	0.0398	0.9962	0.960	0.950	4.20%	1.8153
	2007	16,482,667	169,535	1.0%	10,362	28,715,311	295,356	1.0%	10,362	1,0000	1,0000	0.0454	0.9901	0.955	0.946	4.20%	1.7422
	2008	16,826,528	1,739,760	10.3%	10,102	28,133,406	2,908,823	10.3%	10,102	1,0000	1,0000	0.0515	0.9900	0.948	0.927	4.20%	1.6720
	2009	16,435,935	1,138,575	6.9%	9,882	26,373,271	1,826,968	6.9%	9,882	1,0000	1,0000	0.0561	0.9900	0.944	0.921	4.20%	1.6046
	2010	16,136,118	3,439,266	21.3%	9,666	24,849,086	5,296,355	21.3%	9,666	1,0000	1,0000	0.0611	0.9900	0.939	0.915	4.20%	1.5400
	2011	15,772,877	1,875,744	11.9%	9,460	23,311,170	2,772,213	11.9%	9,460	1,0000	1,0000	0.0664	0.9900	0.934	0.909	4.20%	1.4779
	2012	15,644,229	3,824,016	24.4%	9,273	22,189,579	5,423,937	24.4%	9,273	1,0000	1,0000	0.0719	0.9900	0.928	0.902	4.20%	1.4184
	2013	15,358,586	2,752,914	17.9%	9,091	20,906,790	3,747,393	17.9%	9,091	1,0000	1,0000	0.0778	0.9900	0.922	0.895	4.20%	1.3612
	2014	15,229,290	4,145,085	27.2%	8,925	19,895,650	5,415,167	27.2%	8,925	1,0000	1,0000	0.0839	0.9900	0.916	0.887	4.20%	1.3064
	2015	14,954,935	4,979,057	33.3%	8,768	18,750,151	6,242,626	33.3%	8,768	1,0000	1,0000	0.0882	0.9900	0.912	0.889	4.20%	1.2538
	2016	14,653,372	8,166,188	55.7%	8,607	17,631,919	9,826,104	55.7%	8,607	1,0000	1,0000	0.0903	0.9900	0.910	0.880	4.20%	1.2033
2017	14,773,924	4,854,561	32.9%	8,396	17,060,810	5,606,009	32.9%	8,396	1,0000	1,0000	0.0968	0.9900	0.903	0.872	4.20%	1.1548	
2018	13,876,234	7,877,636	56.8%	8,104	15,378,613	8,730,547	56.8%	8,104	1,0000	1,0000	0.1037	0.9900	0.896	0.864	4.20%	1.1083	
2019	13,519,986	8,821,311	65.2%	7,821	14,380,156	9,382,541	65.2%	7,821	1,0000	1,0000	0.1109	0.9900	0.889	0.856	4.20%	1.0636	
2020	13,009,702	12,674,324	97.4%	7,539	13,279,950	12,937,606	97.4%	7,539	1,0000	1,0000	0.1183	0.9900	0.882	0.848	4.20%	1.0208	
Projected Future Experience	2021	12,755,684	14,910,630	116.9%	7,301	12,496,114	14,607,197	116.9%	7,301	1,0000	1,0000	0.1183	0.9900	0.882	0.848	4.20%	0.9796
	2022	12,160,372	16,860,944	138.7%	7,058	11,432,982	15,852,383	138.7%	7,058	1,0000	1,0000	0.1259	0.9900	0.874	0.839	4.20%	0.9402
	2023	12,190,321	18,834,435	154.5%	6,777	10,999,445	16,994,447	154.5%	6,777	1,0000	1,0000	0.1336	0.9900	0.866	0.830	4.20%	0.9023
	2024	12,482,047	20,799,068	166.6%	6,469	10,808,913	18,011,094	166.6%	6,469	1,0000	1,0000	0.1416	0.9900	0.858	0.822	4.20%	0.8660
	2025	11,744,398	22,897,014	195.0%	6,189	9,760,426	19,029,038	195.0%	6,189	1,0000	1,0000	0.1499	0.9900	0.850	0.812	4.20%	0.8311
	2026	10,966,602	24,978,653	227.8%	5,897	8,746,854	19,922,726	227.8%	5,897	1,0000	1,0000	0.1583	0.9900	0.842	0.803	4.20%	0.7976
	2027	10,169,851	26,993,794	265.4%	5,593	7,784,597	20,662,624	265.4%	5,593	1,0000	1,0000	0.1669	0.9900	0.833	0.793	4.20%	0.7655
	2028	9,370,741	28,902,394	308.4%	5,279	6,883,943	21,232,305	308.4%	5,279	1,0000	1,0000	0.1758	0.9900	0.824	0.783	4.20%	0.7346
	2029	8,576,169	30,648,997	357.4%	4,957	6,046,421	21,608,126	357.4%	4,957	1,0000	1,0000	0.1847	0.9900	0.815	0.772	4.20%	0.7050
	2030	7,791,537	32,181,711	413.0%	4,628	5,271,935	21,774,891	413.0%	4,628	1,0000	1,0000	0.1937	0.9900	0.806	0.762	4.20%	0.6766
	2031	7,026,924	33,446,655	476.0%	4,295	4,563,036	21,720,374	476.0%	4,295	1,0000	1,0000	0.2031	0.9900	0.797	0.751	4.20%	0.6494
	2032	6,287,806	34,410,846	547.3%	3,961	3,918,588	21,444,986	547.3%	3,961	1,0000	1,0000	0.2121	0.9900	0.788	0.739	4.20%	0.6232
	2033	5,579,984	35,038,630	627.9%	3,628	3,337,376	20,956,527	627.9%	3,628	1,0000	1,0000	0.2217	0.9900	0.779	0.730	4.20%	0.5981
	2034	4,910,397	35,301,189	718.9%	3,301	2,818,581	20,262,979	718.9%	3,301	1,0000	1,0000	0.2303	0.9900	0.770	0.728	4.20%	0.5740
	2035	4,283,675	35,194,089	821.6%	2,981	2,359,784	19,387,663	821.6%	2,981	1,0000	1,0000	0.2405	0.9900	0.760	0.704	4.20%	0.5509
	2036	3,702,972	34,716,589	937.5%	2,672	1,957,708	18,354,162	937.5%	2,672	1,0000	1,0000	0.2503	0.9900	0.750	0.692	4.20%	0.5287
	2037	3,170,995	33,871,155	1068.2%	2,376	1,608,921	17,185,781	1068.2%	2,376	1,0000	1,0000	0.2558	0.9900	0.744	0.689	4.20%	0.5074
	2038	2,686,647	32,667,669	1215.0%	2,095	1,309,227	15,907,400	1215.0%	2,095	1,0000	1,0000	0.2666	0.9900	0.733	0.671	4.20%	0.4869
	2039	2,256,473	31,139,337	1380.0%	1,831	1,054,516	14,552,319	1380.0%	1,831	1,0000	1,0000	0.2736	0.9900	0.726	0.662	4.20%	0.4673
	2040	1,873,875	29,331,809	1565.3%	1,586	840,437	13,155,382	1565.3%	1,586	1,0000	1,0000	0.2815	0.9900	0.718	0.655	4.20%	0.4485
	2041	1,539,641	27,289,688	1772.5%	1,362	662,713	11,746,404	1772.5%	1,362	1,0000	1,0000	0.2963	0.9900	0.704	0.652	4.20%	0.4304
	2042	1,250,754	25,069,288	2004.3%	1,158	516,678	10,355,955	2004.3%	1,158	1,0000	1,0000	0.2947	0.9900	0.705	0.653	4.20%	0.4131
	2043	1,004,058	22,732,662	2264.1%	974	398,060	9,012,395	2264.1%	974	1,0000	1,0000	0.3078	0.9900	0.692	0.659	4.20%	0.3965
	2044	796,198	20,343,669	2555.1%	812	302,937	7,740,357	2555.1%	812	1,0000	1,0000	0.3029	0.9900	0.697	0.663	4.20%	0.3805
	2045	623,191	17,960,675	2882.1%	669	227,559	6,558,374	2882.1%	669	1,0000	1,0000	0.3220	0.9900	0.678	0.660	4.20%	0.3652
	2046	481,300	15,641,492	3249.8%	545	168,967	5,481,425	3249.8%	545	1,0000	1,0000	0.3136	0.9900	0.655	0.641	4.20%	0.3504
	2047	368,582	13,431,609	3664.0%	440	123,290	4,517,290	3664.0%	440	1,0000	1,0000	0.3046	0.9900	0.655	0.641	4.20%	0.3363
	2048	275,179	11,375,699	4133.9%	350	88,821	3,671,782	4133.9%	350	1,0000	1,0000	0.2031	0.9900	0.797	0.751	4.20%	0.3228
	2049	203,482	9,503,845	4670.6%	276	63,033	2,944,014	4670.6%	276	1,0000	1,0000	0.2121	0.9900	0.788	0.739	4.20%	0.3098
	2050	148,065	7,835,560	5292.0%	215	44,018	2,329,445	5292.0%	215	1,0000	1,0000	0.2217	0.9900	0.778	0.728	4.20%	0.2973
	2051	105,967	6,380,381	6021.1%	165	30,234	1,820,416	6021.1%	165	1,0000	1,0000	0.2303	0.9900	0.770	0.716	4.20%	0.2853
	2052	74,632	5,131,448	6875.7%	126	20,436	1,405,095	6875.7%	126	1,0000	1,0000	0.2405	0.9900	0.760	0.704	4.20%	0.2738
	2053	51,651	4,076,149	7891.8%	94	13,573	1,071,168	7891.8%	94	1,0000	1,0000	0.2503	0.9900	0.750	0.692	4.20%	0.2628
	2054	35,139	3,198,362	9102.1%	70	8,862	806,640	9102.1%	70	1,0000	1,0000	0.2558	0.9900	0.744	0.689	4.20%	0.2522
	2055	23,563	2,481,501	10532.9%	51	5,703	600,725	10532.9%	51	1,0000	1,0000	0.2666	0.9900	0.733	0.671	4.20%	0.2420
	2056	15,605	1,902,491	12191.9%	37	3,625	441,932	12191.9%	37	1,0000	1,0000	0.2736	0.9900	0.726	0.662	4.20%	0.2323
	2057	10,219	1,441,330	14103.9%	27	2,278	321,320	14103.9%	27	1,0000	1,0000	0.2815	0.9900	0.718	0.655	4.20%	0.2229
	2058	6,660	1,079,112	16202.3%	19	1,425	230,878	16202.3%	19	1,0000	1,0000	0.2963	0.9900	0.704	0.652	4.20%	0.2140
	2059	4,347	799,181	18382.6%													

Exhibit II-A
Demonstration that Nationwide Lifetime Incurred Claims with Requested Increase are
Not Less than Nationwide Lifetime Earned Premium with Prescribed Factors
Group Policy Form: G.LTC.1697

1	Accumulated value of initial earned premium	318,446,497	x	58%	=	184,698,968
2a	Accumulated value of earned premium	318,446,497				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	0	x	85%	=	0
3	Present value of future projected initial earned premium	105,847,617	x	58%	=	61,391,618
4a	Present value of future projected premium	116,684,091				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	10,836,474	x	85%	=	9,211,003
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					255,301,589
6a	Accumulated value of incurred claims without the inclusion of active life reserves					81,823,251
6b	Present value of future projected incurred claims without the inclusion of active life reserves					444,203,212
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					526,026,463
8	Test: 7 is not less than 5					TRUE

- Includes certificate forms GCLTCAARP-04-OP (and similar certificates in other jurisdictions) issued under group policy G.LTC.1697

Plan	Policy Number	Policy Form	Issue Age	Inflation Status Indicator	Benefit Period (days)	Issue Date	Requested Rate Increase
AARP_Original		1 G.LTC1697	56	Optional		1460 6/1/2001	15.52%
AARP_Original		2 G.LTC1697	60	Optional		1460 12/1/2001	15.52%
AARP_Original		3 G.LTC1697	61	Optional	Unlimited	7/1/2002	15.52%
AARP_Original		4 G.LTC1697	59	Optional	Unlimited	1/1/2000	15.52%
AARP_Original		5 G.LTC1697	61	Auto 5% Compound		1460 3/1/1999	15.52%
AARP_Original		6 G.LTC1697	50	Optional	Unlimited	9/1/1999	15.52%
AARP_Original		7 G.LTC1697	52	Auto 5% Compound	Unlimited	4/1/2002	15.52%
AARP_Original		8 G.LTC1697	62	Optional	Unlimited	9/1/1999	15.52%
AARP_Original		9 G.LTC1697	58	Optional		1460 9/1/2000	15.52%
AARP_Original		10 G.LTC1697	66	Optional	Unlimited	12/1/1999	15.52%
AARP_Original		11 G.LTC1697	56	Auto 5% Compound	Unlimited	9/1/2000	15.52%
AARP_Original		12 G.LTC1697	52	Optional	Unlimited	2/1/2000	15.52%
AARP_Original		13 G.LTC1697	56	Optional		1460 4/1/2003	15.52%
AARP_Original		14 G.LTC1697	63	Optional	Unlimited	8/1/2002	15.52%
AARP_Original		15 G.LTC1697	52	Optional	Unlimited	12/1/2000	15.52%
AARP_Original		16 G.LTC1697	61	Optional		1460 10/1/2002	15.52%
AARP_Original		17 G.LTC1697	40	Auto 5% Compound	Unlimited	7/1/2001	15.52%
AARP_Original		18 G.LTC1697	60	Optional	Unlimited	12/1/2003	15.52%
AARP_Original		19 G.LTC1697	52	Optional		1460 10/1/2003	15.52%
AARP_Original		20 G.LTC1697	76	Optional		1460 10/1/2003	15.52%
AARP_Original		21 G.LTC1697	55	Optional		1460 8/1/2005	15.52%
AARP_Original		22 G.LTC1697	57	Optional	Unlimited	11/1/2004	15.52%
AARP_Original		23 G.LTC1697	60	Auto 5% Compound		1460 9/1/2005	15.52%
AARP_Original		24 G.LTC1697	71	Optional	Unlimited	4/1/2004	15.52%
AARP_Original		25 G.LTC1697	64	Optional		1460 5/1/2005	15.52%
AARP_Original		26 G.LTC1697	63	Optional		1460 5/1/2005	15.52%
AARP_Original		27 G.LTC1697	50	Optional		1460 10/1/2003	15.52%
AARP_Original		28 G.LTC1697	51	Optional	Unlimited	10/1/2005	15.52%
AARP_Original		29 G.LTC1697	59	Optional	Unlimited	12/1/2004	15.52%
AARP_Original		30 G.LTC1697	48	Optional		1460 10/1/2004	15.52%
AARP_Original		31 G.LTC1697	55	Optional	Unlimited	8/1/2003	15.52%
AARP_Original		32 G.LTC1697	61	Optional	Unlimited	10/1/2003	15.52%
AARP_Original		33 G.LTC1697	57	Auto 5% Compound	Unlimited	4/1/2005	15.52%
AARP_Original		34 G.LTC1697	63	Optional	Unlimited	10/1/2004	15.52%
AARP_Original		35 G.LTC1697	69	Optional		1460 11/1/2004	15.52%
AARP_Original		36 G.LTC1697	66	Optional		1460 10/1/2003	15.52%
AARP_Original		37 G.LTC1697	66	Optional		1460 10/1/2004	15.52%
AARP_Original		38 G.LTC1697	64	Optional	Unlimited	6/1/2004	15.52%
AARP_Original		39 G.LTC1697	52	Optional	Unlimited	8/1/2003	15.52%
AARP_Original		40 G.LTC1697	56	Optional		1460 2/1/2005	15.52%
AARP_Original		41 G.LTC1697	57	Auto 5% Compound	Unlimited	2/1/2004	15.52%
AARP_Original		42 G.LTC1697	63	Optional	Unlimited	5/1/2004	15.52%
AARP_Original		43 G.LTC1697	65	Optional		1460 12/1/2005	15.52%
AARP_Original		44 G.LTC1697	54	Optional	Unlimited	12/1/2004	15.52%
AARP_Original		45 G.LTC1697	66	Optional	Unlimited	5/1/2004	15.52%
AARP_Original		46 G.LTC1697	56	Optional	Unlimited	12/1/2004	15.52%
AARP_Original		47 G.LTC1697	66	Optional		1460 7/1/2005	15.52%
AARP_Original		48 G.LTC1697	67	Optional	Unlimited	8/1/2004	15.52%
AARP_Original		49 G.LTC1697	52	Optional		1460 2/1/2004	15.52%
AARP_Original		50 G.LTC1697	61	Auto 5% Compound		1460 10/1/2004	15.52%
AARP_Original		51 G.LTC1697	53	Auto 5% Compound	Unlimited	1/1/2006	15.52%
AARP_Original		52 G.LTC1697	66	Optional		1460 1/1/2005	15.52%
AARP_Original		53 G.LTC1697	60	Optional		1460 3/1/2005	15.52%
AARP_Original		54 G.LTC1697	68	Optional		1460 9/1/2003	15.52%
AARP_Original		55 G.LTC1697	52	Optional	Unlimited	10/1/2003	15.52%
AARP_Original		56 G.LTC1697	63	Optional		1460 1/1/2005	15.52%
AARP_Original		57 G.LTC1697	50	Auto 5% Compound	Unlimited	11/1/2003	15.52%
AARP_Original		58 G.LTC1697	61	Optional		1460 12/1/2003	15.52%
AARP_Original		59 G.LTC1697	74	Optional		1460 1/1/2005	15.52%
AARP_Original		60 G.LTC1697	59	Optional	Unlimited	2/1/2005	15.52%
AARP_Original		61 G.LTC1697	56	Optional	Unlimited	1/1/2004	15.52%
AARP_Original		62 G.LTC1697	51	Optional		1460 10/1/2003	15.52%
AARP_Original		63 G.LTC1697	56	Optional		1460 11/1/2003	15.52%
AARP_Original		64 G.LTC1697	70	Optional		1460 8/1/2004	15.52%
AARP_Original		65 G.LTC1697	62	Optional		1460 4/1/2005	15.52%
AARP_Original		66 G.LTC1697	70	Optional	Unlimited	3/1/2004	15.52%
AARP_Original		67 G.LTC1697	60	Optional	Unlimited	9/1/2005	15.52%
AARP_Original		68 G.LTC1697	50	Auto 5% Compound		1460 9/1/2003	15.52%
AARP_Original		69 G.LTC1697	57	Auto 5% Compound	Unlimited	11/1/2003	15.52%
AARP_Original		70 G.LTC1697	53	Auto 5% Compound	Unlimited	6/1/2004	15.52%
AARP_Original		71 G.LTC1697	59	Optional	Unlimited	2/1/2005	15.52%
AARP_Original		72 G.LTC1697	56	Optional	Unlimited	2/1/2004	15.52%
AARP_Original		73 G.LTC1697	60	Optional		1460 4/1/2006	15.52%

AARP_Original	74 G.LTC1697	56 Optional	Unlimited		2/1/2004	15.52%
AARP_Original	75 G.LTC1697	60 Optional		1460	4/1/2005	15.52%
AARP_Original	76 G.LTC1697	52 Auto 5% Compound		1460	10/1/2003	15.52%
AARP_Original	77 G.LTC1697	65 Optional		1460	7/1/2003	15.52%
AARP_Original	78 G.LTC1697	55 Optional		1460	4/1/2004	15.52%
AARP_Original	79 G.LTC1697	61 Optional		1460	1/1/2005	15.52%
AARP_Original	80 G.LTC1697	51 Optional		1460	3/1/2004	15.52%
AARP_Original	81 G.LTC1697	63 Optional	Unlimited		5/1/2004	15.52%
AARP_Original	82 G.LTC1697	62 Optional	Unlimited		12/1/2003	15.52%
AARP_Original	83 G.LTC1697	61 Optional		1460	2/1/2004	15.52%
AARP_Original	84 G.LTC1697	69 Optional		1460	2/1/2005	15.52%
AARP_Original	85 G.LTC1697	61 Optional		1460	12/1/2003	15.52%
AARP_Original	86 G.LTC1697	64 Optional		1460	11/1/2005	15.52%
AARP_Original	87 G.LTC1697	59 Optional	Unlimited		6/1/2003	15.52%
AARP_Original	88 G.LTC1697	65 Optional		1460	5/1/2004	15.52%
AARP_Original	89 G.LTC1697	52 Optional		1460	10/1/2003	15.52%
AARP_Original	90 G.LTC1697	61 Optional		1460	4/1/2004	15.52%
AARP_Original	91 G.LTC1697	67 Optional		1460	5/1/2005	15.52%
AARP_Original	92 G.LTC1697	65 Optional		1460	11/1/2003	15.52%
AARP_Original	93 G.LTC1697	54 Optional	Unlimited		12/1/2003	15.52%
AARP_Original	94 G.LTC1697	51 Optional	Unlimited		8/1/2005	15.52%
AARP_Original	95 G.LTC1697	60 Optional		1460	9/1/2003	15.52%
AARP_Original	96 G.LTC1697	70 Optional		1460	11/1/2004	15.52%
AARP_Original	97 G.LTC1697	64 Optional	Unlimited		2/1/2006	15.52%
AARP_Original	98 G.LTC1697	53 Optional	Unlimited		8/1/2003	15.52%
AARP_Original	99 G.LTC1697	65 Optional		1460	3/1/2005	15.52%
AARP_Original	100 G.LTC1697	56 Optional		1460	8/1/2003	15.52%
AARP_Original	101 G.LTC1697	69 Optional	Unlimited		1/1/2005	15.52%
AARP_Original	102 G.LTC1697	71 Optional		1460	5/1/2005	15.52%
AARP_Original	103 G.LTC1697	66 Optional		1460	10/1/2003	15.52%
AARP_Original	104 G.LTC1697	54 Optional	Unlimited		10/1/2003	15.52%
AARP_Original	105 G.LTC1697	54 Auto 5% Compound	Unlimited		12/1/2003	15.52%
AARP_Original	106 G.LTC1697	57 Optional		1460	10/1/2003	15.52%
AARP_Original	107 G.LTC1697	58 Optional		1460	10/1/2003	15.52%
AARP_Original	108 G.LTC1697	50 Optional	Unlimited		1/1/2006	15.52%
AARP_Original	109 G.LTC1697	67 Optional		1460	11/1/2004	15.52%
AARP_Original	110 G.LTC1697	65 Optional		1460	4/1/2005	15.52%
AARP_Original	111 G.LTC1697	61 Optional		1460	5/1/2004	15.52%
AARP_Original	112 G.LTC1697	59 Optional	Unlimited		4/1/2005	15.52%
AARP_Original	113 G.LTC1697	67 Optional		1460	9/1/2004	15.52%
AARP_Original	114 G.LTC1697	65 Optional		1460	2/1/2005	15.52%
AARP_Original	115 G.LTC1697	58 Optional		1460	10/1/2005	15.52%
AARP_Original	116 G.LTC1697	71 Optional	Unlimited		4/1/2004	15.52%
AARP_Original	117 G.LTC1697	53 Auto 5% Compound		1460	9/1/2003	15.52%
AARP_Original	118 G.LTC1697	66 Optional		1460	7/1/2003	15.52%
AARP_Original	119 G.LTC1697	64 Optional		1460	4/1/2004	15.52%
AARP_Original	120 G.LTC1697	67 Optional	Unlimited		7/1/2003	15.52%
AARP_Original	121 G.LTC1697	53 Optional	Unlimited		9/1/2005	15.52%
AARP_Original	122 G.LTC1697	66 Optional		1460	6/1/2005	15.52%
AARP_Original	123 G.LTC1697	60 Optional		1460	2/1/2005	15.52%
AARP_Original	124 G.LTC1697	64 Optional	Unlimited		9/1/2004	15.52%
AARP_Original	125 G.LTC1697	66 Optional		1460	10/1/2003	15.52%
AARP_Original	126 G.LTC1697	62 Optional	Unlimited		10/1/2003	15.52%
AARP_Original	127 G.LTC1697	62 Auto 5% Compound		1460	6/1/2005	15.52%
AARP_Original	128 G.LTC1697	60 Optional	Unlimited		7/1/2004	15.52%
AARP_Original	129 G.LTC1697	64 Optional	Unlimited		1/1/2004	15.52%
AARP_Original	130 G.LTC1697	62 Optional		1460	9/1/2004	15.52%
AARP_Original	131 G.LTC1697	61 Optional	Unlimited		7/1/2003	15.52%
AARP_Original	132 G.LTC1697	53 Optional		1460	11/1/2003	15.52%
AARP_Original	133 G.LTC1697	59 Optional		1460	7/1/2004	15.52%
AARP_Original	134 G.LTC1697	58 Auto 5% Compound		1460	2/1/2004	15.52%
AARP_Original	135 G.LTC1697	65 Optional		1460	9/1/2005	15.52%
AARP_Original	136 G.LTC1697	57 Auto 5% Compound	Unlimited		8/1/2004	15.52%
AARP_Original	137 G.LTC1697	52 Auto 5% Compound		1460	4/1/2005	15.52%
AARP_Original	138 G.LTC1697	74 Optional		1460	4/1/2004	15.52%
AARP_Original	139 G.LTC1697	58 Auto 5% Compound	Unlimited		4/1/2005	15.52%
AARP_Original	140 G.LTC1697	56 Optional		1460	2/1/2005	15.52%
AARP_Original	141 G.LTC1697	56 Optional		1460	7/1/2003	15.52%
AARP_Original	142 G.LTC1697	55 Auto 5% Compound		1460	8/1/2003	15.52%
AARP_Original	143 G.LTC1697	67 Optional		1460	6/1/2005	15.52%
AARP_Original	144 G.LTC1697	65 Optional	Unlimited		3/1/2004	15.52%
AARP_Original	145 G.LTC1697	62 Optional		1460	5/1/2004	15.52%
AARP_Original	146 G.LTC1697	55 Optional	Unlimited		1/1/2004	15.52%
AARP_Original	147 G.LTC1697	50 Optional	Unlimited		7/1/2004	15.52%
AARP_Original	148 G.LTC1697	68 Optional	Unlimited		2/1/2004	15.52%
AARP_Original	149 G.LTC1697	70 Optional		1460	4/1/2005	15.52%
AARP_Original	150 G.LTC1697	57 Optional	Unlimited		2/1/2005	15.52%

AARP_Original	151 G.LTC1697	70 Optional		1460	1/1/2006	15.52%
AARP_Original	152 G.LTC1697	66 Optional	Unlimited		8/1/2004	15.52%
AARP_Original	153 G.LTC1697	62 Optional		1460	7/1/2005	15.52%
AARP_Original	154 G.LTC1697	57 Auto 5% Compound		1460	8/1/2005	15.52%
AARP_Original	155 G.LTC1697	62 Optional		1460	4/1/2005	15.52%
AARP_Original	156 G.LTC1697	64 Auto 5% Compound	Unlimited		10/1/2003	15.52%
AARP_Original	157 G.LTC1697	60 Optional		1460	10/1/2003	15.52%
AARP_Original	158 G.LTC1697	72 Auto 5% Compound		1460	8/1/2004	15.52%
AARP_Original	159 G.LTC1697	52 Auto 5% Compound	Unlimited		1/1/2005	15.52%
AARP_Original	160 G.LTC1697	67 Auto 5% Compound	Unlimited		9/1/2005	15.52%
AARP_Original	161 G.LTC1697	61 Optional	Unlimited		6/1/2004	15.52%
AARP_Original	162 G.LTC1697	62 Optional		1460	8/1/2004	15.52%
AARP_Original	163 G.LTC1697	52 Optional	Unlimited		9/1/2003	15.52%
AARP_Original	164 G.LTC1697	62 Optional		1460	9/1/2004	15.52%
AARP_Original	165 G.LTC1697	57 Optional		1460	2/1/2005	15.52%
AARP_Original	166 G.LTC1697	72 Optional		1460	3/1/2004	15.52%
AARP_Original	167 G.LTC1697	66 Optional		1460	10/1/2003	15.52%
AARP_Original	168 G.LTC1697	63 Optional		1460	10/1/2004	15.52%
AARP_Original	169 G.LTC1697	57 Auto 5% Compound		1460	4/1/2005	15.52%
AARP_Original	170 G.LTC1697	50 Optional		1460	8/1/2005	15.52%
AARP_Original	171 G.LTC1697	51 Auto 5% Compound	Unlimited		7/1/2003	15.52%
AARP_Original	172 G.LTC1697	57 Optional		1460	12/1/2003	15.52%
AARP_Original	173 G.LTC1697	53 Optional	Unlimited		6/1/2003	15.52%
AARP_Original	174 G.LTC1697	62 Optional	Unlimited		2/1/2006	15.52%
AARP_Original	175 G.LTC1697	50 Optional		1460	9/1/2004	15.52%
AARP_Original	176 G.LTC1697	63 Auto 5% Compound		1460	11/1/2005	15.52%
AARP_Original	177 G.LTC1697	55 Optional		1460	11/1/2003	15.52%
AARP_Original	178 G.LTC1697	57 Optional	Unlimited		8/1/2003	15.52%
AARP_Original	179 G.LTC1697	73 Optional		1460	9/1/2003	15.52%
AARP_Original	180 G.LTC1697	51 Optional		1460	1/1/2006	15.52%
AARP_Original	181 G.LTC1697	55 Optional	Unlimited		6/1/2003	15.52%
AARP_Original	182 G.LTC1697	67 Optional		1460	10/1/2005	15.52%
AARP_Original	183 G.LTC1697	58 Optional		1460	7/1/2005	15.52%
AARP_Original	184 G.LTC1697	57 Optional		1460	11/1/2005	15.52%
AARP_Original	185 G.LTC1697	68 Optional		1460	11/1/2005	15.52%
AARP_Original	186 G.LTC1697	61 Optional		1460	4/1/2005	15.52%
AARP_Original	187 G.LTC1697	58 Optional		1460	7/1/2004	15.52%
AARP_Original	188 G.LTC1697	56 Optional	Unlimited		2/1/2005	15.52%
AARP_Original	189 G.LTC1697	54 Optional		1460	7/1/2003	15.52%
AARP_Original	190 G.LTC1697	51 Optional	Unlimited		12/1/2003	15.52%
AARP_Original	191 G.LTC1697	61 Optional		1460	1/1/2004	15.52%
AARP_Original	192 G.LTC1697	59 Optional		1460	8/1/2003	15.52%
AARP_Original	193 G.LTC1697	51 Optional		1460	3/1/2005	15.52%
AARP_Original	194 G.LTC1697	64 Optional	Unlimited		10/1/2004	15.52%
AARP_Original	195 G.LTC1697	64 Optional		1460	9/1/2004	15.52%
AARP_Original	196 G.LTC1697	68 Optional	Unlimited		10/1/2004	15.52%
AARP_Original	197 G.LTC1697	59 Optional		1460	4/1/2004	15.52%
AARP_Original	198 G.LTC1697	57 Optional		1460	9/1/2003	15.52%
AARP_Original	199 G.LTC1697	62 Auto 5% Compound	Unlimited		10/1/2004	15.52%
AARP_Original	200 G.LTC1697	67 Optional		1460	7/1/2005	15.52%
AARP_Original	201 G.LTC1697	57 Optional	Unlimited		1/1/2005	15.52%
AARP_Original	202 G.LTC1697	49 Optional		1460	10/1/2003	15.52%
AARP_Original	203 G.LTC1697	56 Optional		1460	4/1/2004	15.52%
AARP_Original	204 G.LTC1697	65 Optional		1460	10/1/2004	15.52%
AARP_Original	205 G.LTC1697	63 Auto 5% Compound	Unlimited		8/1/2004	15.52%
AARP_Original	206 G.LTC1697	56 Optional		1460	10/1/2004	15.52%
AARP_Original	207 G.LTC1697	51 Optional	Unlimited		2/1/2004	15.52%
AARP_Original	208 G.LTC1697	66 Optional		1460	7/1/2004	15.52%
AARP_Original	209 G.LTC1697	60 Auto 5% Compound		1460	10/1/2005	15.52%
AARP_Original	210 G.LTC1697	64 Optional		1460	4/1/2005	15.52%
AARP_Original	211 G.LTC1697	60 Auto 5% Compound	Unlimited		6/1/2004	15.52%
AARP_Original	212 G.LTC1697	64 Auto 5% Compound		1460	11/1/2003	15.52%
AARP_Original	213 G.LTC1697	57 Optional	Unlimited		11/1/2003	15.52%
AARP_Original	214 G.LTC1697	63 Auto 5% Compound		1460	1/1/2005	15.52%
AARP_Original	215 G.LTC1697	58 Optional		1460	9/1/2005	15.52%
AARP_Original	216 G.LTC1697	55 Optional		1460	10/1/2004	15.52%
AARP_Original	217 G.LTC1697	62 Optional		1460	3/1/2005	15.52%
AARP_Original	218 G.LTC1697	61 Optional	Unlimited		8/1/2003	15.52%
AARP_Original	219 G.LTC1697	53 Optional	Unlimited		6/1/2005	15.52%
AARP_Original	220 G.LTC1697	66 Optional	Unlimited		3/1/2004	15.52%
AARP_Original	221 G.LTC1697	68 Optional		1460	11/1/2003	15.52%
AARP_Original	222 G.LTC1697	54 Optional		1460	7/1/2003	15.52%
AARP_Original	223 G.LTC1697	66 Optional		1460	10/1/2003	15.52%
AARP_Original	224 G.LTC1697	70 Optional		1460	10/1/2004	15.52%
AARP_Original	225 G.LTC1697	55 Optional	Unlimited		8/1/2003	15.52%
AARP_Original	226 G.LTC1697	56 Optional		1460	11/1/2003	15.52%
AARP_Original	227 G.LTC1697	59 Optional		1460	11/1/2005	15.52%

AARP_Original	228	G.LTC1697	59	Optional	Unlimited	12/1/2005	15.52%
AARP_Original	229	G.LTC1697	50	Optional	Unlimited	9/1/2003	15.52%
AARP_Original	230	G.LTC1697	63	Optional		1460 1/1/2005	15.52%
AARP_Original	231	G.LTC1697	60	Optional		1460 11/1/2004	15.52%
AARP_Original	232	G.LTC1697	52	Optional	Unlimited	6/1/2003	15.52%
AARP_Original	233	G.LTC1697	61	Optional	Unlimited	2/1/2005	15.52%
AARP_Original	234	G.LTC1697	52	Optional	Unlimited	4/1/2004	15.52%
AARP_Original	235	G.LTC1697	63	Optional		1460 2/1/2004	15.52%
AARP_Original	236	G.LTC1697	53	Optional	Unlimited	7/1/2003	15.52%
AARP_Original	237	G.LTC1697	65	Optional	Unlimited	7/1/2003	15.52%
AARP_Original	238	G.LTC1697	64	Auto 5% Compound		1460 12/1/2003	15.52%
AARP_Original	239	G.LTC1697	58	Optional		1460 11/1/2003	15.52%
AARP_Original	240	G.LTC1697	46	Optional		1460 4/1/2004	15.52%
AARP_Original	241	G.LTC1697	61	Optional		1460 8/1/2005	15.52%
AARP_Original	242	G.LTC1697	59	Auto 5% Compound		1460 11/1/2005	15.52%
AARP_Original	243	G.LTC1697	59	Optional	Unlimited	11/1/2004	15.52%
AARP_Original	244	G.LTC1697	64	Optional		1460 3/1/2005	15.52%
AARP_Original	245	G.LTC1697	63	Optional	Unlimited	9/1/2003	15.52%
AARP_Original	246	G.LTC1697	56	Optional	Unlimited	6/1/2003	15.52%
AARP_Original	247	G.LTC1697	62	Optional		1460 1/1/2005	15.52%
AARP_Original	248	G.LTC1697	59	Auto 5% Compound		1460 7/1/2003	15.52%
AARP_Original	249	G.LTC1697	58	Optional	Unlimited	11/1/2005	15.52%
AARP_Original	250	G.LTC1697	70	Optional	Unlimited	1/1/2005	15.52%
AARP_Original	251	G.LTC1697	53	Optional	Unlimited	7/1/2003	15.52%
AARP_Original	252	G.LTC1697	64	Auto 5% Compound	Unlimited	9/1/2005	15.52%
AARP_Original	253	G.LTC1697	60	Optional		1460 11/1/2004	15.52%
AARP_Original	254	G.LTC1697	64	Auto 5% Compound	Unlimited	10/1/2004	15.52%
AARP_Original	255	G.LTC1697	67	Auto 5% Compound	Unlimited	3/1/2006	15.52%
AARP_Original	256	G.LTC1697	56	Auto 5% Compound	Unlimited	8/1/2004	15.52%
AARP_Original	257	G.LTC1697	61	Auto 5% Compound	Unlimited	3/1/2005	15.52%
AARP_Original	258	G.LTC1697	58	Auto 5% Compound	Unlimited	12/1/2004	15.52%
AARP_Original	259	G.LTC1697	73	Optional	Unlimited	7/1/2003	15.52%
AARP_Original	260	G.LTC1697	56	Optional	Unlimited	8/1/2004	15.52%
AARP_Original	261	G.LTC1697	65	Optional	Unlimited	1/1/2005	15.52%
AARP_Original	262	G.LTC1697	69	Optional		1460 4/1/2005	15.52%
AARP_Original	263	G.LTC1697	60	Optional	Unlimited	9/1/2004	15.52%
AARP_Original	264	G.LTC1697	62	Auto 5% Compound		1460 1/1/2005	15.52%
AARP_Original	265	G.LTC1697	55	Optional		1460 8/1/2004	15.52%
AARP_Original	266	G.LTC1697	69	Optional		1460 1/1/2006	15.52%
AARP_Original	267	G.LTC1697	56	Optional		1460 12/1/2003	15.52%
AARP_Original	268	G.LTC1697	56	Optional	Unlimited	1/1/2005	15.52%
AARP_Original	269	G.LTC1697	64	Optional		1460 7/1/2005	15.52%
AARP_Original	270	G.LTC1697	73	Optional		1460 6/1/2003	15.52%
AARP_Original	271	G.LTC1697	56	Auto 5% Compound		1460 4/1/2004	15.52%
AARP_Original	272	G.LTC1697	62	Optional		1460 9/1/2003	15.52%
AARP_Original	273	G.LTC1697	58	Auto 5% Compound	Unlimited	3/1/2005	15.52%
AARP_Original	274	G.LTC1697	68	Optional		1460 1/1/2004	15.52%
AARP_Original	275	G.LTC1697	77	Optional	Unlimited	1/1/2005	15.52%
AARP_Original	276	G.LTC1697	56	Optional		1460 4/1/2005	15.52%
AARP_Original	277	G.LTC1697	58	Optional	Unlimited	11/1/2004	15.52%
AARP_Original	278	G.LTC1697	69	Auto 5% Compound	Unlimited	7/1/2004	15.52%
AARP_Original	279	G.LTC1697	61	Optional		1460 6/1/2005	15.52%
AARP_Original	280	G.LTC1697	58	Optional		1460 4/1/2004	15.52%
AARP_Original	281	G.LTC1697	56	Optional	Unlimited	3/1/2004	15.52%
AARP_Original	282	G.LTC1697	52	Optional	Unlimited	7/1/2003	15.52%
AARP_Original	283	G.LTC1697	68	Auto 5% Compound	Unlimited	9/1/2003	15.52%
AARP_Original	284	G.LTC1697	60	Optional	Unlimited	12/1/2003	15.52%
AARP_Original	285	G.LTC1697	57	Optional		1460 12/1/2003	15.52%
AARP_Original	286	G.LTC1697	57	Optional		1460 8/1/2003	15.52%
AARP_Original	287	G.LTC1697	65	Auto 5% Compound	Unlimited	1/1/2004	15.52%
AARP_Original	288	G.LTC1697	77	Optional	Unlimited	2/1/2004	15.52%
AARP_Original	289	G.LTC1697	63	Optional	Unlimited	8/1/2003	15.52%
AARP_Original	290	G.LTC1697	65	Optional	Unlimited	8/1/2005	15.52%
AARP_Original	291	G.LTC1697	50	Optional	Unlimited	5/1/2005	15.52%
AARP_Original	292	G.LTC1697	69	Optional		1460 1/1/2006	15.52%
AARP_Original	293	G.LTC1697	63	Optional	Unlimited	11/1/2004	15.52%
AARP_Original	294	G.LTC1697	68	Optional		1460 10/1/2004	15.52%
AARP_Original	295	G.LTC1697	59	Optional		1460 7/1/2003	15.52%
AARP_Original	296	G.LTC1697	51	Optional		1460 2/1/2005	15.52%
AARP_Original	297	G.LTC1697	72	Optional		1460 10/1/2004	15.52%
AARP_Original	298	G.LTC1697	74	Optional		1460 6/1/2004	15.52%
AARP_Original	299	G.LTC1697	61	Optional		1460 12/1/2004	15.52%
AARP_Original	300	G.LTC1697	55	Optional		1460 3/1/2005	15.52%
AARP_Original	301	G.LTC1697	50	Optional		1460 12/1/2004	15.52%
AARP_Original	302	G.LTC1697	53	Auto 5% Compound	Unlimited	8/1/2004	15.52%
AARP_Original	303	G.LTC1697	70	Optional		1460 5/1/2005	15.52%
AARP_Original	304	G.LTC1697	68	Optional	Unlimited	8/1/2004	15.52%

AARP_Original	305	G.LTC1697	64 Auto 5% Compound		1460	7/1/2005	15.52%
AARP_Original	306	G.LTC1697	65 Optional	Unlimited		7/1/2005	15.52%
AARP_Original	307	G.LTC1697	64 Auto 5% Compound		1460	8/1/2004	15.52%
AARP_Original	308	G.LTC1697	57 Optional		1460	7/1/2003	15.52%
AARP_Original	309	G.LTC1697	53 Auto 5% Compound		1460	10/1/2005	15.52%
AARP_Original	310	G.LTC1697	56 Auto 5% Compound		1460	2/1/2005	15.52%
AARP_Original	311	G.LTC1697	58 Optional		1460	11/1/2003	15.52%
AARP_Original	312	G.LTC1697	50 Optional	Unlimited		8/1/2004	15.52%
AARP_Original	313	G.LTC1697	56 Auto 5% Compound		1460	8/1/2005	15.52%
AARP_Original	314	G.LTC1697	70 Optional	Unlimited		12/1/2005	15.52%
AARP_Original	315	G.LTC1697	66 Optional		1460	2/1/2005	15.52%
AARP_Original	316	G.LTC1697	60 Optional		1460	3/1/2005	15.52%
AARP_Original	317	G.LTC1697	67 Optional		1460	1/1/2005	15.52%
AARP_Original	318	G.LTC1697	73 Optional		1460	1/1/2005	15.52%
AARP_Original	319	G.LTC1697	63 Auto 5% Compound		1460	3/1/2004	15.52%
AARP_Original	320	G.LTC1697	65 Optional	Unlimited		5/1/2004	15.52%
AARP_Original	321	G.LTC1697	64 Optional		1460	3/1/2004	15.52%
AARP_Original	322	G.LTC1697	57 Auto 5% Compound		1460	12/1/2004	15.52%
AARP_Original	323	G.LTC1697	70 Auto 5% Compound		1460	8/1/2004	15.52%
AARP_Original	324	G.LTC1697	64 Optional	Unlimited		6/1/2004	15.52%
AARP_Original	325	G.LTC1697	55 Auto 5% Compound		1460	4/1/2005	15.52%
AARP_Original	326	G.LTC1697	70 Optional		1460	8/1/2003	15.52%
AARP_Original	327	G.LTC1697	73 Optional		1460	6/1/2004	15.52%
AARP_Original	328	G.LTC1697	66 Optional		1460	10/1/2003	15.52%
AARP_Original	329	G.LTC1697	63 Optional	Unlimited		9/1/2003	15.52%
AARP_Original	330	G.LTC1697	56 Optional		1460	2/1/2004	15.52%
AARP_Original	331	G.LTC1697	75 Optional		1460	6/1/2005	15.52%
AARP_Original	332	G.LTC1697	52 Optional		1460	7/1/2005	15.52%
AARP_Original	333	G.LTC1697	54 Auto 5% Compound		1460	5/1/2004	15.52%
AARP_Original	334	G.LTC1697	76 Optional		1460	5/1/2004	15.52%
AARP_Original	335	G.LTC1697	60 Optional	Unlimited		10/1/2003	15.52%
AARP_Original	336	G.LTC1697	65 Optional	Unlimited		9/1/2004	15.52%
AARP_Original	337	G.LTC1697	51 Optional		1460	2/1/2006	15.52%
AARP_Original	338	G.LTC1697	62 Optional	Unlimited		5/1/2005	15.52%
AARP_Original	339	G.LTC1697	50 Optional		1460	7/1/2003	15.52%
AARP_Original	340	G.LTC1697	64 Auto 5% Compound		1460	9/1/2005	15.52%
AARP_Original	341	G.LTC1697	54 Optional		1460	7/1/2004	15.52%
AARP_Original	342	G.LTC1697	59 Optional	Unlimited		7/1/2005	15.52%
AARP_Original	343	G.LTC1697	65 Optional		1460	10/1/2003	15.52%
AARP_Original	344	G.LTC1697	54 Auto 5% Compound	Unlimited		4/1/2004	15.52%
AARP_Original	345	G.LTC1697	74 Optional		1460	8/1/2003	15.52%
AARP_Original	346	G.LTC1697	63 Optional		1460	8/1/2004	15.52%
AARP_Original	347	G.LTC1697	56 Optional		1460	9/1/2003	15.52%
AARP_Original	348	G.LTC1697	64 Auto 5% Compound		1460	4/1/2005	15.52%
AARP_Original	349	G.LTC1697	62 Optional	Unlimited		6/1/2005	15.52%
AARP_Original	350	G.LTC1697	63 Optional	Unlimited		11/1/2005	15.52%
AARP_Original	351	G.LTC1697	70 Optional		1460	10/1/2004	15.52%
AARP_Original	352	G.LTC1697	62 Optional	Unlimited		6/1/2003	15.52%
AARP_Original	353	G.LTC1697	63 Optional		1460	6/1/2004	15.52%
AARP_Original	354	G.LTC1697	63 Optional	Unlimited		12/1/2003	15.52%
AARP_Original	355	G.LTC1697	58 Optional		1460	9/1/2005	15.52%
AARP_Original	356	G.LTC1697	51 Optional		1460	3/1/2004	15.52%
AARP_Original	357	G.LTC1697	61 Optional		1460	5/1/2005	15.52%
AARP_Original	358	G.LTC1697	64 Optional		1460	8/1/2003	15.52%
AARP_Original	359	G.LTC1697	66 Optional	Unlimited		10/1/2003	15.52%
AARP_Original	360	G.LTC1697	55 Optional		1460	2/1/2004	15.52%
AARP_Original	361	G.LTC1697	53 Optional	Unlimited		4/1/2004	15.52%
AARP_Original	362	G.LTC1697	58 Optional	Unlimited		6/1/2003	15.52%
AARP_Original	363	G.LTC1697	58 Optional	Unlimited		2/1/2004	15.52%
AARP_Original	364	G.LTC1697	70 Optional		1460	4/1/2005	15.52%
AARP_Original	365	G.LTC1697	64 Optional		1460	4/1/2004	15.52%
AARP_Original	366	G.LTC1697	66 Optional		1460	11/1/2004	15.52%
AARP_Original	367	G.LTC1697	59 Optional	Unlimited		11/1/2005	15.52%
AARP_Original	368	G.LTC1697	64 Optional		1460	9/1/2003	15.52%
AARP_Original	369	G.LTC1697	59 Auto 5% Compound	Unlimited		9/1/2003	15.52%
AARP_Original	370	G.LTC1697	63 Optional		1460	9/1/2003	15.52%
AARP_Original	371	G.LTC1697	65 Optional		1460	11/1/2003	15.52%
AARP_Original	372	G.LTC1697	53 Auto 5% Compound		1460	4/1/2006	15.52%
AARP_Original	373	G.LTC1697	62 Optional	Unlimited		12/1/2005	15.52%
AARP_Original	374	G.LTC1697	62 Optional	Unlimited		2/1/2004	15.52%
AARP_Original	375	G.LTC1697	64 Optional	Unlimited		11/1/2003	15.52%
AARP_Original	376	G.LTC1697	61 Optional		1460	8/1/2004	15.52%
AARP_Original	377	G.LTC1697	63 Optional	Unlimited		4/1/2004	15.52%
AARP_Original	378	G.LTC1697	59 Optional	Unlimited		1/1/2005	15.52%
AARP_Original	379	G.LTC1697	65 Optional		1460	9/1/2003	15.52%
AARP_Original	380	G.LTC1697	57 Optional	Unlimited		11/1/2003	15.52%
AARP_Original	381	G.LTC1697	53 Optional	Unlimited		6/1/2005	15.52%

AARP_Original	382 G.LTC1697	59 Auto 5% Compound	Unlimited		2/1/2004	15.52%
AARP_Original	383 G.LTC1697	58 Optional	Unlimited		6/1/2004	15.52%
AARP_Original	384 G.LTC1697	64 Optional		1460	2/1/2005	15.52%
AARP_Original	385 G.LTC1697	71 Optional		1460	6/1/2005	15.52%
AARP_Original	386 G.LTC1697	52 Auto 5% Compound	Unlimited		9/1/2005	15.52%
AARP_Original	387 G.LTC1697	52 Optional		1460	1/1/2006	15.52%
AARP_Original	388 G.LTC1697	56 Optional	Unlimited		5/1/2005	15.52%
AARP_Original	389 G.LTC1697	57 Optional		1460	5/1/2005	15.52%
AARP_Original	390 G.LTC1697	57 Optional	Unlimited		10/1/2004	15.52%
AARP_Original	391 G.LTC1697	51 Optional	Unlimited		8/1/2004	15.52%
AARP_Original	392 G.LTC1697	51 Optional		1460	10/1/2004	15.52%
AARP_Original	393 G.LTC1697	56 Optional	Unlimited		11/1/2004	15.52%
AARP_Original	394 G.LTC1697	68 Optional		1460	7/1/2004	15.52%
AARP_Original	395 G.LTC1697	51 Optional		1460	8/1/2003	15.52%
AARP_Original	396 G.LTC1697	51 Auto 5% Compound		1460	1/1/2005	15.52%
AARP_Original	397 G.LTC1697	74 Optional		1460	8/1/2003	15.52%
AARP_Original	398 G.LTC1697	65 Optional		1460	3/1/2005	15.52%
AARP_Original	399 G.LTC1697	58 Auto 5% Compound		1460	7/1/2003	15.52%
AARP_Original	400 G.LTC1697	59 Optional	Unlimited		2/1/2006	15.52%
AARP_Original	401 G.LTC1697	52 Optional		1460	2/1/2006	15.52%
AARP_Original	402 G.LTC1697	56 Optional	Unlimited		4/1/2004	15.52%
AARP_Original	403 G.LTC1697	66 Optional	Unlimited		8/1/2004	15.52%
AARP_Original	404 G.LTC1697	55 Auto 5% Compound	Unlimited		1/1/2004	15.52%
AARP_Original	405 G.LTC1697	58 Auto 5% Compound	Unlimited		2/1/2005	15.52%
AARP_Original	406 G.LTC1697	57 Optional	Unlimited		3/1/2004	15.52%
AARP_Original	407 G.LTC1697	50 Optional		1460	8/1/2003	15.52%
AARP_Original	408 G.LTC1697	54 Auto 5% Compound		1460	1/1/2005	15.52%
AARP_Original	409 G.LTC1697	64 Optional		1460	7/1/2004	15.52%
AARP_Original	410 G.LTC1697	67 Auto 5% Compound	Unlimited		1/1/2004	15.52%
AARP_Original	411 G.LTC1697	54 Optional		1460	12/1/2005	15.52%
AARP_Original	412 G.LTC1697	55 Auto 5% Compound	Unlimited		7/1/2003	15.52%
AARP_Original	413 G.LTC1697	53 Auto 5% Compound		1460	6/1/2004	15.52%
AARP_Original	414 G.LTC1697	54 Optional		1460	11/1/2003	15.52%
AARP_Original	415 G.LTC1697	56 Optional	Unlimited		7/1/2005	15.52%
AARP_Original	416 G.LTC1697	52 Auto 5% Compound	Unlimited		5/1/2004	15.52%
AARP_Original	417 G.LTC1697	59 Auto 5% Compound	Unlimited		1/1/2004	15.52%
AARP_Original	418 G.LTC1697	52 Optional	Unlimited		8/1/2003	15.52%
AARP_Original	419 G.LTC1697	53 Optional	Unlimited		5/1/2005	15.52%
AARP_Original	420 G.LTC1697	52 Optional		1460	6/1/2004	15.52%
AARP_Original	421 G.LTC1697	63 Optional		1460	3/1/2004	15.52%
AARP_Original	422 G.LTC1697	54 Optional		1460	9/1/2003	15.52%
AARP_Original	423 G.LTC1697	61 Auto 5% Compound		1460	7/1/2004	15.52%
AARP_Original	424 G.LTC1697	59 Optional	Unlimited		7/1/2004	15.52%
AARP_Original	425 G.LTC1697	59 Auto 5% Compound		1460	4/1/2005	15.52%
AARP_Original	426 G.LTC1697	65 Optional	Unlimited		10/1/2004	15.52%
AARP_Original	427 G.LTC1697	58 Optional		1460	5/1/2004	15.52%
AARP_Original	428 G.LTC1697	53 Optional		1460	9/1/2004	15.52%
AARP_Original	429 G.LTC1697	63 Optional		1460	9/1/2003	15.52%
AARP_Original	430 G.LTC1697	61 Optional		1460	10/1/2005	15.52%
AARP_Original	431 G.LTC1697	48 Optional	Unlimited		10/1/2004	15.52%
AARP_Original	432 G.LTC1697	51 Optional		1460	11/1/2004	15.52%
AARP_Original	433 G.LTC1697	61 Optional	Unlimited		11/1/2004	15.52%
AARP_Original	434 G.LTC1697	56 Auto 5% Compound		1460	7/1/2004	15.52%
AARP_Original	435 G.LTC1697	55 Optional		1460	10/1/2004	15.52%
AARP_Original	436 G.LTC1697	49 Optional		1460	8/1/2003	15.52%
AARP_Original	437 G.LTC1697	51 Auto 5% Compound	Unlimited		5/1/2005	15.52%
AARP_Original	438 G.LTC1697	58 Optional		1460	3/1/2004	15.52%
AARP_Original	439 G.LTC1697	50 Optional	Unlimited		9/1/2004	15.52%
AARP_Original	440 G.LTC1697	54 Optional	Unlimited		5/1/2005	15.52%
AARP_Original	441 G.LTC1697	60 Optional		1460	4/1/2004	15.52%
AARP_Original	442 G.LTC1697	61 Optional	Unlimited		12/1/2004	15.52%
AARP_Original	443 G.LTC1697	62 Optional		1460	11/1/2005	15.52%
AARP_Original	444 G.LTC1697	63 Optional	Unlimited		7/1/2005	15.52%
AARP_Original	445 G.LTC1697	59 Optional		1460	11/1/2003	15.52%
AARP_Original	446 G.LTC1697	50 Auto 5% Compound		1460	7/1/2005	15.52%
AARP_Original	447 G.LTC1697	55 Optional		1460	7/1/2004	15.52%
AARP_Original	448 G.LTC1697	69 Optional	Unlimited		6/1/2004	15.52%
AARP_Original	449 G.LTC1697	51 Optional	Unlimited		5/1/2005	15.52%
AARP_Original	450 G.LTC1697	50 Auto 5% Compound	Unlimited		2/1/2006	15.52%
AARP_Original	451 G.LTC1697	53 Optional	Unlimited		8/1/2004	15.52%
AARP_Original	452 G.LTC1697	46 Optional	Unlimited		4/1/2004	15.52%
AARP_Original	453 G.LTC1697	63 Optional		1460	12/1/2003	15.52%
AARP_Original	454 G.LTC1697	50 Auto 5% Compound		1460	10/1/2004	15.52%
AARP_Original	455 G.LTC1697	57 Optional		1460	1/1/2005	15.52%
AARP_Original	456 G.LTC1697	55 Optional	Unlimited		6/1/2005	15.52%
AARP_Original	457 G.LTC1697	65 Optional		1460	2/1/2004	15.52%
AARP_Original	458 G.LTC1697	55 Auto 5% Compound		1460	3/1/2005	15.52%

AARP_Original	459 G.LTC1697	60 Optional	Unlimited	8/1/2003	15.52%
AARP_Original	460 G.LTC1697	64 Optional	Unlimited	9/1/2004	15.52%
AARP_Original	461 G.LTC1697	55 Optional	Unlimited	10/1/2003	15.52%
AARP_Original	462 G.LTC1697	68 Optional	Unlimited	3/1/2005	15.52%
AARP_Original	463 G.LTC1697	51 Auto 5% Compound	Unlimited	7/1/2004	15.52%
AARP_Original	464 G.LTC1697	67 Auto 5% Compound	1460	9/1/2005	15.52%
AARP_Original	465 G.LTC1697	50 Optional	Unlimited	12/1/2005	15.52%
AARP_Original	466 G.LTC1697	51 Optional	1460	8/1/2003	15.52%
AARP_Original	467 G.LTC1697	55 Optional	Unlimited	6/1/2003	15.52%
AARP_Original	468 G.LTC1697	64 Optional	Unlimited	5/1/2005	15.52%
AARP_Original	469 G.LTC1697	60 Optional	1460	11/1/2004	15.52%
AARP_Original	470 G.LTC1697	65 Optional	1460	7/1/2003	15.52%
AARP_Original	471 G.LTC1697	57 Auto 5% Compound	Unlimited	4/1/2004	15.52%
AARP_Original	472 G.LTC1697	60 Optional	1460	2/1/2005	15.52%
AARP_Original	473 G.LTC1697	65 Optional	1460	12/1/2003	15.52%
AARP_Original	474 G.LTC1697	63 Auto 5% Compound	Unlimited	8/1/2005	15.52%
AARP_Original	475 G.LTC1697	65 Optional	Unlimited	3/1/2004	15.52%
AARP_Original	476 G.LTC1697	63 Optional	1460	11/1/2005	15.52%
AARP_Original	477 G.LTC1697	62 Optional	1460	6/1/2004	15.52%
AARP_Original	478 G.LTC1697	48 Optional	1460	10/1/2003	15.52%
AARP_Original	479 G.LTC1697	61 Optional	1460	10/1/2004	15.52%
AARP_Original	480 G.LTC1697	50 Optional	Unlimited	6/1/2003	15.52%
AARP_Original	481 G.LTC1697	50 Optional	Unlimited	1/1/2005	15.52%
AARP_Original	482 G.LTC1697	50 Optional	Unlimited	10/1/2003	15.52%
AARP_Original	483 G.LTC1697	54 Auto 5% Compound	Unlimited	4/1/2004	15.52%
AARP_Original	484 G.LTC1697	59 Optional	1460	9/1/2003	15.52%
AARP_Original	485 G.LTC1697	55 Optional	Unlimited	8/1/2004	15.52%
AARP_Original	486 G.LTC1697	64 Optional	1460	7/1/2004	15.52%
AARP_Original	487 G.LTC1697	58 Optional	Unlimited	3/1/2004	15.52%
AARP_Original	488 G.LTC1697	59 Optional	1460	4/1/2005	15.52%
AARP_Original	489 G.LTC1697	65 Auto 5% Compound	1460	5/1/2004	15.52%
AARP_Original	490 G.LTC1697	56 Optional	Unlimited	10/1/2003	15.52%
AARP_Original	491 G.LTC1697	54 Optional	Unlimited	9/1/2004	15.52%
AARP_Original	492 G.LTC1697	64 Optional	1460	10/1/2001	15.52%
AARP_Original	493 G.LTC1697	58 Optional	1460	6/1/2000	15.52%
AARP_Original	494 G.LTC1697	67 Optional	Unlimited	4/1/2001	15.52%
AARP_Original	495 G.LTC1697	64 Optional	1460	12/1/1998	15.52%
AARP_Original	496 G.LTC1697	54 Optional	1460	12/1/2001	15.52%
AARP_Original	497 G.LTC1697	57 Optional	1460	11/1/2000	15.52%
AARP_Original	498 G.LTC1697	57 Optional	Unlimited	6/1/2002	15.52%
AARP_Original	499 G.LTC1697	54 Optional	1460	7/1/2002	15.52%
AARP_Original	500 G.LTC1697	58 Optional	1460	5/1/2000	15.52%
AARP_Original	501 G.LTC1697	62 Auto 5% Compound	1460	9/1/2002	15.52%
AARP_Original	502 G.LTC1697	70 Optional	1460	11/1/2000	15.52%
AARP_Original	503 G.LTC1697	65 Optional	Unlimited	12/1/2001	15.52%
AARP_Original	504 G.LTC1697	65 Optional	1460	2/1/1999	15.52%
AARP_Original	505 G.LTC1697	60 Optional	1460	6/1/2003	15.52%
AARP_Original	506 G.LTC1697	65 Optional	1460	11/1/2001	15.52%
AARP_Original	507 G.LTC1697	69 Optional	1460	5/1/2003	15.52%
AARP_Original	508 G.LTC1697	57 Optional	1460	6/1/2003	15.52%
AARP_Original	509 G.LTC1697	50 Optional	Unlimited	10/1/1999	15.52%
AARP_Original	510 G.LTC1697	68 Optional	1460	3/1/2001	15.52%
AARP_Original	511 G.LTC1697	61 Auto 5% Compound	1460	10/1/1999	15.52%
AARP_Original	512 G.LTC1697	56 Optional	1460	9/1/2000	15.52%
AARP_Original	513 G.LTC1697	57 Optional	Unlimited	9/1/2001	15.52%
AARP_Original	514 G.LTC1697	66 Optional	Unlimited	5/1/2001	15.52%
AARP_Original	515 G.LTC1697	60 Optional	1460	12/1/1998	15.52%
AARP_Original	516 G.LTC1697	63 Optional	1460	12/1/1998	15.52%
AARP_Original	517 G.LTC1697	58 Optional	Unlimited	12/1/2001	15.52%
AARP_Original	518 G.LTC1697	59 Optional	Unlimited	5/1/2001	15.52%
AARP_Original	519 G.LTC1697	60 Optional	1460	12/1/2000	15.52%
AARP_Original	520 G.LTC1697	52 Optional	Unlimited	1/1/1999	15.52%
AARP_Original	521 G.LTC1697	63 Optional	1460	1/1/2003	15.52%
AARP_Original	522 G.LTC1697	65 Optional	1460	4/1/2001	15.52%
AARP_Original	523 G.LTC1697	55 Optional	Unlimited	7/1/2001	15.52%
AARP_Original	524 G.LTC1697	65 Optional	1460	8/1/2001	15.52%
AARP_Original	525 G.LTC1697	50 Auto 5% Compound	1460	3/1/2003	15.52%
AARP_Original	526 G.LTC1697	71 Optional	1460	2/1/2000	15.52%
AARP_Original	527 G.LTC1697	60 Optional	Unlimited	1/1/2002	15.52%
AARP_Original	528 G.LTC1697	60 Auto 5% Compound	1460	8/1/2000	15.52%
AARP_Original	529 G.LTC1697	69 Optional	Unlimited	10/1/2000	15.52%
AARP_Original	530 G.LTC1697	74 Optional	1460	7/1/2001	15.52%
AARP_Original	531 G.LTC1697	62 Optional	1460	11/1/1999	15.52%
AARP_Original	532 G.LTC1697	71 Optional	1460	8/1/2001	15.52%
AARP_Original	533 G.LTC1697	59 Optional	Unlimited	11/1/2000	15.52%
AARP_Original	534 G.LTC1697	60 Optional	Unlimited	10/1/1998	15.52%
AARP_Original	535 G.LTC1697	76 Optional	1460	3/1/2001	15.52%

AARP_Original	536 G.LTC1697	62 Auto 5% Compound	1460	10/1/2000	15.52%
AARP_Original	537 G.LTC1697	58 Optional	1460	2/1/2001	15.52%
AARP_Original	538 G.LTC1697	69 Optional	1460	5/1/2002	15.52%
AARP_Original	539 G.LTC1697	51 Optional	Unlimited	9/1/2001	15.52%
AARP_Original	540 G.LTC1697	52 Optional	1460	10/1/1999	15.52%
AARP_Original	541 G.LTC1697	51 Optional	Unlimited	9/1/2002	15.52%
AARP_Original	542 G.LTC1697	57 Optional	1460	3/1/1999	15.52%
AARP_Original	543 G.LTC1697	51 Optional	1460	3/1/1999	15.52%
AARP_Original	544 G.LTC1697	55 Optional	Unlimited	10/1/2000	15.52%
AARP_Original	545 G.LTC1697	64 Optional	Unlimited	3/1/2000	15.52%
AARP_Original	546 G.LTC1697	64 Optional	1460	4/1/2003	15.52%
AARP_Original	547 G.LTC1697	59 Optional	1460	6/1/2003	15.52%
AARP_Original	548 G.LTC1697	59 Optional	1460	9/1/2002	15.52%
AARP_Original	549 G.LTC1697	59 Optional	1460	12/1/2000	15.52%
AARP_Original	550 G.LTC1697	52 Optional	1460	4/1/2002	15.52%
AARP_Original	551 G.LTC1697	50 Optional	Unlimited	7/1/2001	15.52%
AARP_Original	552 G.LTC1697	53 Optional	Unlimited	4/1/2003	15.52%
AARP_Original	553 G.LTC1697	57 Optional	Unlimited	12/1/2001	15.52%
AARP_Original	554 G.LTC1697	50 Optional	Unlimited	4/1/2003	15.52%
AARP_Original	555 G.LTC1697	56 Optional	Unlimited	6/1/2001	15.52%
AARP_Original	556 G.LTC1697	57 Optional	1460	9/1/1999	15.52%
AARP_Original	557 G.LTC1697	51 Optional	Unlimited	2/1/2001	15.52%
AARP_Original	558 G.LTC1697	64 Optional	1460	12/1/2002	15.52%
AARP_Original	559 G.LTC1697	58 Optional	1460	9/1/2001	15.52%
AARP_Original	560 G.LTC1697	56 Optional	Unlimited	11/1/2000	15.52%
AARP_Original	561 G.LTC1697	60 Optional	1460	12/1/2001	15.52%
AARP_Original	562 G.LTC1697	61 Optional	1460	10/1/1999	15.52%
AARP_Original	563 G.LTC1697	59 Optional	Unlimited	11/1/2000	15.52%
AARP_Original	564 G.LTC1697	65 Optional	1460	4/1/2003	15.52%
AARP_Original	565 G.LTC1697	71 Optional	1460	1/1/1999	15.52%
AARP_Original	566 G.LTC1697	69 Optional	Unlimited	1/1/1999	15.52%
AARP_Original	567 G.LTC1697	62 Optional	1460	3/1/2003	15.52%
AARP_Original	568 G.LTC1697	59 Optional	Unlimited	11/1/2001	15.52%
AARP_Original	569 G.LTC1697	58 Optional	1460	6/1/2003	15.52%
AARP_Original	570 G.LTC1697	55 Optional	Unlimited	7/1/2002	15.52%
AARP_Original	571 G.LTC1697	75 Optional	1460	9/1/1999	15.52%
AARP_Original	572 G.LTC1697	57 Optional	1460	12/1/1999	15.52%
AARP_Original	573 G.LTC1697	58 Optional	Unlimited	1/1/2003	15.52%
AARP_Original	574 G.LTC1697	54 Optional	Unlimited	2/1/2003	15.52%
AARP_Original	575 G.LTC1697	53 Optional	Unlimited	9/1/2000	15.52%
AARP_Original	576 G.LTC1697	60 Optional	1460	3/1/2000	15.52%
AARP_Original	577 G.LTC1697	53 Optional	1460	8/1/2002	15.52%
AARP_Original	578 G.LTC1697	65 Optional	Unlimited	6/1/1999	15.52%
AARP_Original	579 G.LTC1697	51 Auto 5% Compound	Unlimited	12/1/2002	15.52%
AARP_Original	580 G.LTC1697	55 Optional	Unlimited	2/1/1999	15.52%
AARP_Original	581 G.LTC1697	66 Optional	1460	7/1/2001	15.52%
AARP_Original	582 G.LTC1697	58 Optional	1460	8/1/2001	15.52%
AARP_Original	583 G.LTC1697	54 Optional	1460	8/1/2000	15.52%
AARP_Original	584 G.LTC1697	53 Optional	Unlimited	9/1/2000	15.52%
AARP_Original	585 G.LTC1697	73 Optional	Unlimited	8/1/2002	15.52%
AARP_Original	586 G.LTC1697	63 Optional	1460	2/1/1999	15.52%
AARP_Original	587 G.LTC1697	54 Optional	1460	5/1/1999	15.52%
AARP_Original	588 G.LTC1697	58 Optional	1460	5/1/2000	15.52%
AARP_Original	589 G.LTC1697	57 Optional	Unlimited	6/1/2001	15.52%
AARP_Original	590 G.LTC1697	62 Optional	Unlimited	7/1/2003	15.52%
AARP_Original	591 G.LTC1697	53 Optional	1460	11/1/2000	15.52%
AARP_Original	592 G.LTC1697	58 Optional	Unlimited	2/1/1999	15.52%
AARP_Original	593 G.LTC1697	54 Optional	Unlimited	11/1/2000	15.52%
AARP_Original	594 G.LTC1697	50 Optional	Unlimited	12/1/2002	15.52%
AARP_Original	595 G.LTC1697	59 Optional	1460	6/1/2001	15.52%
AARP_Original	596 G.LTC1697	58 Optional	1460	3/1/2000	15.52%
AARP_Original	597 G.LTC1697	48 Optional	Unlimited	12/1/2001	15.52%
AARP_Original	598 G.LTC1697	50 Optional	Unlimited	9/1/2001	15.52%
AARP_Original	599 G.LTC1697	57 Optional	Unlimited	9/1/2000	15.52%
AARP_Original	600 G.LTC1697	65 Optional	1460	4/1/2003	15.52%
AARP_Original	601 G.LTC1697	59 Optional	Unlimited	8/1/2000	15.52%
AARP_Original	602 G.LTC1697	55 Optional	1460	4/1/2003	15.52%
AARP_Original	603 G.LTC1697	63 Optional	1460	10/1/2001	15.52%
AARP_Original	604 G.LTC1697	51 Optional	1460	2/1/2003	15.52%
AARP_Original	605 G.LTC1697	68 Optional	1460	9/1/2000	15.52%
AARP_Original	606 G.LTC1697	62 Auto 5% Compound	Unlimited	9/1/2002	15.52%
AARP_Original	607 G.LTC1697	59 Auto 5% Compound	1460	3/1/2003	15.52%
AARP_Original	608 G.LTC1697	71 Optional	Unlimited	2/1/2002	15.52%
AARP_Original	609 G.LTC1697	68 Optional	1460	4/1/2003	15.52%
AARP_Original	610 G.LTC1697	67 Optional	Unlimited	11/1/2001	15.52%
AARP_Original	611 G.LTC1697	56 Optional	1460	5/1/1999	15.52%
AARP_Original	612 G.LTC1697	51 Optional	Unlimited	12/1/1999	15.52%

AARP_Original	613 G.LTC1697	76 Optional		1460	5/1/2000	15.52%
AARP_Original	614 G.LTC1697	55 Optional	Unlimited		11/1/2001	15.52%
AARP_Original	615 G.LTC1697	59 Optional	Unlimited		7/1/1999	15.52%
AARP_Original	616 G.LTC1697	54 Auto 5% Compound	Unlimited		4/1/2003	15.52%
AARP_Original	617 G.LTC1697	60 Optional		1460	1/1/2001	15.52%
AARP_Original	618 G.LTC1697	63 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	619 G.LTC1697	67 Optional		1460	11/1/1998	15.52%
AARP_Original	620 G.LTC1697	67 Optional	Unlimited		6/1/2002	15.52%
AARP_Original	621 G.LTC1697	53 Optional		1460	6/1/2001	15.52%
AARP_Original	622 G.LTC1697	62 Optional	Unlimited		7/1/2001	15.52%
AARP_Original	623 G.LTC1697	70 Optional		1460	10/1/2002	15.52%
AARP_Original	624 G.LTC1697	54 Optional	Unlimited		1/1/2002	15.52%
AARP_Original	625 G.LTC1697	65 Optional	Unlimited		10/1/2002	15.52%
AARP_Original	626 G.LTC1697	55 Optional		1460	2/1/2003	15.52%
AARP_Original	627 G.LTC1697	56 Optional	Unlimited		4/1/2003	15.52%
AARP_Original	628 G.LTC1697	57 Optional		1460	1/1/2000	15.52%
AARP_Original	629 G.LTC1697	58 Optional		1460	11/1/2000	15.52%
AARP_Original	630 G.LTC1697	66 Optional		1460	11/1/1999	15.52%
AARP_Original	631 G.LTC1697	61 Optional		1460	10/1/2001	15.52%
AARP_Original	632 G.LTC1697	62 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	633 G.LTC1697	61 Optional		1460	8/1/2000	15.52%
AARP_Original	634 G.LTC1697	73 Optional		1460	8/1/2000	15.52%
AARP_Original	635 G.LTC1697	57 Optional	Unlimited		7/1/2002	15.52%
AARP_Original	636 G.LTC1697	53 Auto 5% Compound	Unlimited		2/1/2000	15.52%
AARP_Original	637 G.LTC1697	65 Auto 5% Compound	Unlimited		11/1/2000	15.52%
AARP_Original	638 G.LTC1697	59 Optional	Unlimited		6/1/2001	15.52%
AARP_Original	639 G.LTC1697	63 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	640 G.LTC1697	51 Optional	Unlimited		1/1/2001	15.52%
AARP_Original	641 G.LTC1697	53 Optional		1460	2/1/2002	15.52%
AARP_Original	642 G.LTC1697	52 Optional		1460	12/1/2001	15.52%
AARP_Original	643 G.LTC1697	55 Auto 5% Compound		1460	3/1/2005	15.52%
AARP_Original	644 G.LTC1697	51 Optional		1460	8/1/2003	15.52%
AARP_Original	645 G.LTC1697	60 Auto 5% Compound	Unlimited		4/1/2005	15.52%
AARP_Original	646 G.LTC1697	61 Optional	Unlimited		5/1/2004	15.52%
AARP_Original	647 G.LTC1697	59 Optional	Unlimited		6/1/2003	15.52%
AARP_Original	648 G.LTC1697	60 Optional	Unlimited		12/1/2005	15.52%
AARP_Original	649 G.LTC1697	64 Optional	Unlimited		9/1/2005	15.52%
AARP_Original	650 G.LTC1697	53 Optional	Unlimited		1/1/2004	15.52%
AARP_Original	651 G.LTC1697	68 Optional		1460	6/1/2005	15.52%
AARP_Original	652 G.LTC1697	64 Optional		1460	5/1/2004	15.52%
AARP_Original	653 G.LTC1697	55 Auto 5% Compound	Unlimited		3/1/2006	15.52%
AARP_Original	654 G.LTC1697	60 Optional		1460	7/1/2004	15.52%
AARP_Original	655 G.LTC1697	69 Optional	Unlimited		9/1/2003	15.52%
AARP_Original	656 G.LTC1697	69 Optional		1460	2/1/2004	15.52%
AARP_Original	657 G.LTC1697	60 Optional		1460	10/1/2003	15.52%
AARP_Original	658 G.LTC1697	51 Optional		1460	10/1/2003	15.52%
AARP_Original	659 G.LTC1697	57 Optional	Unlimited		7/1/2003	15.52%
AARP_Original	660 G.LTC1697	54 Optional		1460	2/1/2004	15.52%
AARP_Original	661 G.LTC1697	63 Optional	Unlimited		5/1/2004	15.52%
AARP_Original	662 G.LTC1697	64 Optional		1460	7/1/2004	15.52%
AARP_Original	663 G.LTC1697	56 Auto 5% Compound	Unlimited		4/1/2004	15.52%
AARP_Original	664 G.LTC1697	49 Optional	Unlimited		12/1/2003	15.52%
AARP_Original	665 G.LTC1697	65 Optional	Unlimited		12/1/2005	15.52%
AARP_Original	666 G.LTC1697	60 Optional		1460	9/1/2003	15.52%
AARP_Original	667 G.LTC1697	51 Optional	Unlimited		6/1/2003	15.52%
AARP_Original	668 G.LTC1697	58 Optional		1460	12/1/2005	15.52%
AARP_Original	669 G.LTC1697	57 Optional	Unlimited		2/1/2005	15.52%
AARP_Original	670 G.LTC1697	60 Optional	Unlimited		12/1/2003	15.52%
AARP_Original	671 G.LTC1697	62 Optional		1460	4/1/2005	15.52%
AARP_Original	672 G.LTC1697	55 Auto 5% Compound		1460	11/1/2005	15.52%
AARP_Original	673 G.LTC1697	66 Optional	Unlimited		10/1/2005	15.52%
AARP_Original	674 G.LTC1697	64 Auto 5% Compound		1460	9/1/2005	15.52%
AARP_Original	675 G.LTC1697	70 Optional		1460	11/1/2004	15.52%
AARP_Original	676 G.LTC1697	56 Optional		1460	7/1/2004	15.52%
AARP_Original	677 G.LTC1697	55 Optional	Unlimited		2/1/2004	15.52%
AARP_Original	678 G.LTC1697	55 Auto 5% Compound	Unlimited		11/1/2003	15.52%
AARP_Original	679 G.LTC1697	71 Auto 5% Compound	Unlimited		5/1/2005	15.52%
AARP_Original	680 G.LTC1697	69 Optional		1460	10/1/2003	15.52%
AARP_Original	681 G.LTC1697	64 Optional		1460	9/1/2004	15.52%
AARP_Original	682 G.LTC1697	62 Auto 5% Compound		1460	6/1/2005	15.52%
AARP_Original	683 G.LTC1697	61 Optional		1460	5/1/2004	15.52%
AARP_Original	684 G.LTC1697	59 Optional	Unlimited		12/1/2004	15.52%
AARP_Original	685 G.LTC1697	79 Optional		1460	12/1/2004	15.52%
AARP_Original	686 G.LTC1697	61 Optional	Unlimited		9/1/2003	15.52%
AARP_Original	687 G.LTC1697	61 Auto 5% Compound		1460	9/1/2005	15.52%
AARP_Original	688 G.LTC1697	57 Auto 5% Compound		1460	6/1/2005	15.52%
AARP_Original	689 G.LTC1697	70 Auto 5% Compound		1460	7/1/2003	15.52%

AARP_Original	690 G.LTC1697	60 Optional	1460	4/1/2004	15.52%
AARP_Original	691 G.LTC1697	59 Optional	1460	2/1/2004	15.52%
AARP_Original	692 G.LTC1697	62 Optional	1460	4/1/2005	15.52%
AARP_Original	693 G.LTC1697	59 Auto 5% Compound	Unlimited	9/1/2004	15.52%
AARP_Original	694 G.LTC1697	69 Optional	1460	12/1/2003	15.52%
AARP_Original	695 G.LTC1697	63 Optional	Unlimited	8/1/2004	15.52%
AARP_Original	696 G.LTC1697	61 Optional	1460	8/1/2004	15.52%
AARP_Original	697 G.LTC1697	67 Auto 5% Compound	1460	7/1/2005	15.52%
AARP_Original	698 G.LTC1697	49 Optional	1460	9/1/2004	15.52%
AARP_Original	699 G.LTC1697	54 Optional	Unlimited	9/1/2003	15.52%
AARP_Original	700 G.LTC1697	61 Optional	1460	9/1/2004	15.52%
AARP_Original	701 G.LTC1697	55 Optional	1460	4/1/2005	15.52%
AARP_Original	702 G.LTC1697	53 Optional	Unlimited	10/1/2003	15.52%
AARP_Original	703 G.LTC1697	64 Optional	1460	2/1/2004	15.52%
AARP_Original	704 G.LTC1697	54 Auto 5% Compound	1460	8/1/2004	15.52%
AARP_Original	705 G.LTC1697	50 Auto 5% Compound	Unlimited	10/1/2004	15.52%
AARP_Original	706 G.LTC1697	55 Auto 5% Compound	1460	7/1/2003	15.52%
AARP_Original	707 G.LTC1697	67 Optional	1460	9/1/2004	15.52%
AARP_Original	708 G.LTC1697	70 Optional	1460	8/1/2003	15.52%
AARP_Original	709 G.LTC1697	50 Optional	1460	12/1/2004	15.52%
AARP_Original	710 G.LTC1697	59 Optional	1460	3/1/2004	15.52%
AARP_Original	711 G.LTC1697	60 Optional	Unlimited	8/1/2005	15.52%
AARP_Original	712 G.LTC1697	57 Optional	1460	9/1/2004	15.52%
AARP_Original	713 G.LTC1697	68 Optional	1460	10/1/2004	15.52%
AARP_Original	714 G.LTC1697	52 Optional	Unlimited	8/1/2004	15.52%
AARP_Original	715 G.LTC1697	60 Optional	Unlimited	8/1/2003	15.52%
AARP_Original	716 G.LTC1697	69 Auto 5% Compound	1460	5/1/2005	15.52%
AARP_Original	717 G.LTC1697	55 Optional	Unlimited	5/1/2005	15.52%
AARP_Original	718 G.LTC1697	77 Optional	1460	1/1/2006	15.52%
AARP_Original	719 G.LTC1697	52 Optional	Unlimited	5/1/2005	15.52%
AARP_Original	720 G.LTC1697	54 Auto 5% Compound	1460	3/1/2005	15.52%
AARP_Original	721 G.LTC1697	65 Optional	Unlimited	8/1/2005	15.52%
AARP_Original	722 G.LTC1697	54 Optional	1460	5/1/2005	15.52%
AARP_Original	723 G.LTC1697	58 Optional	1460	8/1/2004	15.52%
AARP_Original	724 G.LTC1697	57 Optional	Unlimited	11/1/2004	15.52%
AARP_Original	725 G.LTC1697	55 Optional	1460	12/1/2004	15.52%
AARP_Original	726 G.LTC1697	67 Optional	1460	7/1/2003	15.52%
AARP_Original	727 G.LTC1697	64 Auto 5% Compound	1460	8/1/2003	15.52%
AARP_Original	728 G.LTC1697	57 Optional	Unlimited	1/1/2005	15.52%
AARP_Original	729 G.LTC1697	63 Optional	1460	9/1/2003	15.52%
AARP_Original	730 G.LTC1697	60 Auto 5% Compound	1460	9/1/2005	15.52%
AARP_Original	731 G.LTC1697	50 Optional	Unlimited	12/1/2003	15.52%
AARP_Original	732 G.LTC1697	60 Optional	1460	9/1/2004	15.52%
AARP_Original	733 G.LTC1697	62 Optional	1460	4/1/2004	15.52%
AARP_Original	734 G.LTC1697	56 Optional	1460	9/1/2003	15.52%
AARP_Original	735 G.LTC1697	55 Auto 5% Compound	1460	12/1/2003	15.52%
AARP_Original	736 G.LTC1697	63 Optional	Unlimited	11/1/2004	15.52%
AARP_Original	737 G.LTC1697	60 Optional	1460	3/1/2004	15.52%
AARP_Original	738 G.LTC1697	55 Optional	1460	6/1/2003	15.52%
AARP_Original	739 G.LTC1697	56 Optional	1460	8/1/2003	15.52%
AARP_Original	740 G.LTC1697	60 Optional	1460	11/1/2005	15.52%
AARP_Original	741 G.LTC1697	63 Optional	Unlimited	1/1/2005	15.52%
AARP_Original	742 G.LTC1697	75 Optional	Unlimited	1/1/2004	15.52%
AARP_Original	743 G.LTC1697	53 Optional	1460	9/1/2003	15.52%
AARP_Original	744 G.LTC1697	58 Optional	1460	5/1/2005	15.52%
AARP_Original	745 G.LTC1697	57 Auto 5% Compound	Unlimited	9/1/2004	15.52%
AARP_Original	746 G.LTC1697	57 Optional	Unlimited	10/1/2003	15.52%
AARP_Original	747 G.LTC1697	56 Optional	Unlimited	6/1/2005	15.52%
AARP_Original	748 G.LTC1697	60 Optional	1460	11/1/2005	15.52%
AARP_Original	749 G.LTC1697	54 Optional	Unlimited	10/1/2003	15.52%
AARP_Original	750 G.LTC1697	62 Optional	1460	7/1/2003	15.52%
AARP_Original	751 G.LTC1697	62 Optional	1460	4/1/2005	15.52%
AARP_Original	752 G.LTC1697	50 Optional	1460	12/1/2004	15.52%
AARP_Original	753 G.LTC1697	50 Auto 5% Compound	1460	5/1/2004	15.52%
AARP_Original	754 G.LTC1697	57 Optional	Unlimited	1/1/2005	15.52%
AARP_Original	755 G.LTC1697	66 Auto 5% Compound	1460	9/1/2004	15.52%
AARP_Original	756 G.LTC1697	49 Optional	Unlimited	4/1/2004	15.52%
AARP_Original	757 G.LTC1697	59 Optional	1460	6/1/2004	15.52%
AARP_Original	758 G.LTC1697	69 Optional	1460	11/1/2005	15.52%
AARP_Original	759 G.LTC1697	62 Optional	1460	10/1/2004	15.52%
AARP_Original	760 G.LTC1697	64 Optional	1460	10/1/2004	15.52%
AARP_Original	761 G.LTC1697	67 Auto 5% Compound	1460	12/1/2004	15.52%
AARP_Original	762 G.LTC1697	79 Optional	1460	9/1/2003	15.52%
AARP_Original	763 G.LTC1697	65 Optional	1460	2/1/2004	15.52%
AARP_Original	764 G.LTC1697	52 Auto 5% Compound	Unlimited	12/1/2005	15.52%
AARP_Original	765 G.LTC1697	73 Optional	1460	8/1/2003	15.52%
AARP_Original	766 G.LTC1697	53 Auto 5% Compound	1460	5/1/2005	15.52%

AARP_Original	767 G.LTC1697	65 Optional	1460	11/1/2003	15.52%
AARP_Original	768 G.LTC1697	62 Optional	1460	11/1/2004	15.52%
AARP_Original	769 G.LTC1697	52 Optional	1460	8/1/2004	15.52%
AARP_Original	770 G.LTC1697	59 Optional	Unlimited	12/1/2005	15.52%
AARP_Original	771 G.LTC1697	59 Auto 5% Compound	Unlimited	5/1/2005	15.52%
AARP_Original	772 G.LTC1697	68 Optional	Unlimited	8/1/2003	15.52%
AARP_Original	773 G.LTC1697	64 Optional	1460	5/1/2005	15.52%
AARP_Original	774 G.LTC1697	66 Optional	Unlimited	10/1/2004	15.52%
AARP_Original	775 G.LTC1697	57 Auto 5% Compound	1460	9/1/2005	15.52%
AARP_Original	776 G.LTC1697	51 Optional	Unlimited	7/1/2005	15.52%
AARP_Original	777 G.LTC1697	54 Auto 5% Compound	Unlimited	4/1/2005	15.52%
AARP_Original	778 G.LTC1697	64 Optional	Unlimited	1/1/2004	15.52%
AARP_Original	779 G.LTC1697	64 Optional	1460	6/1/2004	15.52%
AARP_Original	780 G.LTC1697	61 Optional	Unlimited	3/1/2005	15.52%
AARP_Original	781 G.LTC1697	63 Optional	1460	12/1/2003	15.52%
AARP_Original	782 G.LTC1697	63 Optional	1460	4/1/2004	15.52%
AARP_Original	783 G.LTC1697	70 Optional	Unlimited	6/1/2004	15.52%
AARP_Original	784 G.LTC1697	61 Optional	Unlimited	4/1/2005	15.52%
AARP_Original	785 G.LTC1697	65 Optional	1460	4/1/2004	15.52%
AARP_Original	786 G.LTC1697	61 Auto 5% Compound	Unlimited	8/1/2004	15.52%
AARP_Original	787 G.LTC1697	62 Auto 5% Compound	1460	12/1/2004	15.52%
AARP_Original	788 G.LTC1697	66 Optional	1460	11/1/2004	15.52%
AARP_Original	789 G.LTC1697	56 Optional	1460	10/1/2003	15.52%
AARP_Original	790 G.LTC1697	65 Auto 5% Compound	1460	10/1/2004	15.52%
AARP_Original	791 G.LTC1697	60 Auto 5% Compound	Unlimited	7/1/2003	15.52%
AARP_Original	792 G.LTC1697	55 Optional	Unlimited	11/1/2003	15.52%
AARP_Original	793 G.LTC1697	52 Optional	Unlimited	10/1/2003	15.52%
AARP_Original	794 G.LTC1697	55 Auto 5% Compound	1460	3/1/2005	15.52%
AARP_Original	795 G.LTC1697	62 Optional	Unlimited	8/1/2003	15.52%
AARP_Original	796 G.LTC1697	56 Optional	Unlimited	11/1/2003	15.52%
AARP_Original	797 G.LTC1697	55 Optional	Unlimited	2/1/2004	15.52%
AARP_Original	798 G.LTC1697	56 Optional	1460	10/1/2004	15.52%
AARP_Original	799 G.LTC1697	55 Optional	1460	9/1/2003	15.52%
AARP_Original	800 G.LTC1697	57 Optional	1460	10/1/2003	15.52%
AARP_Original	801 G.LTC1697	69 Optional	1460	10/1/2003	15.52%
AARP_Original	802 G.LTC1697	62 Optional	1460	4/1/2005	15.52%
AARP_Original	803 G.LTC1697	64 Optional	Unlimited	9/1/2003	15.52%
AARP_Original	804 G.LTC1697	60 Optional	Unlimited	9/1/2003	15.52%
AARP_Original	805 G.LTC1697	54 Optional	Unlimited	3/1/2004	15.52%
AARP_Original	806 G.LTC1697	60 Auto 5% Compound	1460	11/1/2004	15.52%
AARP_Original	807 G.LTC1697	58 Optional	Unlimited	7/1/2005	15.52%
AARP_Original	808 G.LTC1697	56 Auto 5% Compound	Unlimited	1/1/2005	15.52%
AARP_Original	809 G.LTC1697	54 Auto 5% Compound	1460	5/1/2005	15.52%
AARP_Original	810 G.LTC1697	60 Auto 5% Compound	Unlimited	1/1/2006	15.52%
AARP_Original	811 G.LTC1697	66 Optional	1460	10/1/2005	15.52%
AARP_Original	812 G.LTC1697	58 Optional	1460	9/1/2005	15.52%
AARP_Original	813 G.LTC1697	60 Optional	Unlimited	11/1/2004	15.52%
AARP_Original	814 G.LTC1697	53 Optional	1460	3/1/2004	15.52%
AARP_Original	815 G.LTC1697	55 Optional	1460	12/1/2003	15.52%
AARP_Original	816 G.LTC1697	62 Optional	1460	3/1/2005	15.52%
AARP_Original	817 G.LTC1697	68 Optional	1460	4/1/2005	15.52%
AARP_Original	818 G.LTC1697	57 Optional	Unlimited	8/1/2004	15.52%
AARP_Original	819 G.LTC1697	60 Optional	1460	7/1/2003	15.52%
AARP_Original	820 G.LTC1697	67 Optional	1460	3/1/2005	15.52%
AARP_Original	821 G.LTC1697	59 Auto 5% Compound	1460	10/1/2004	15.52%
AARP_Original	822 G.LTC1697	65 Optional	Unlimited	6/1/2005	15.52%
AARP_Original	823 G.LTC1697	62 Optional	Unlimited	6/1/2005	15.52%
AARP_Original	824 G.LTC1697	63 Optional	Unlimited	4/1/2004	15.52%
AARP_Original	825 G.LTC1697	60 Optional	1460	5/1/2004	15.52%
AARP_Original	826 G.LTC1697	57 Auto 5% Compound	1460	4/1/2005	15.52%
AARP_Original	827 G.LTC1697	50 Optional	1460	12/1/2004	15.52%
AARP_Original	828 G.LTC1697	51 Optional	Unlimited	1/1/2005	15.52%
AARP_Original	829 G.LTC1697	65 Optional	Unlimited	6/1/2003	15.52%
AARP_Original	830 G.LTC1697	69 Auto 5% Compound	1460	1/1/2005	15.52%
AARP_Original	831 G.LTC1697	63 Optional	1460	4/1/2006	15.52%
AARP_Original	832 G.LTC1697	73 Optional	Unlimited	12/1/2003	15.52%
AARP_Original	833 G.LTC1697	60 Optional	1460	9/1/2004	15.52%
AARP_Original	834 G.LTC1697	62 Optional	Unlimited	12/1/2003	15.52%
AARP_Original	835 G.LTC1697	57 Optional	Unlimited	9/1/2004	15.52%
AARP_Original	836 G.LTC1697	65 Optional	1460	9/1/2004	15.52%
AARP_Original	837 G.LTC1697	61 Optional	Unlimited	1/1/2005	15.52%
AARP_Original	838 G.LTC1697	57 Optional	Unlimited	3/1/2004	15.52%
AARP_Original	839 G.LTC1697	58 Optional	1460	10/1/2003	15.52%
AARP_Original	840 G.LTC1697	62 Optional	Unlimited	4/1/2004	15.52%
AARP_Original	841 G.LTC1697	62 Optional	1460	11/1/2004	15.52%
AARP_Original	842 G.LTC1697	65 Optional	Unlimited	6/1/2004	15.52%
AARP_Original	843 G.LTC1697	57 Auto 5% Compound	1460	11/1/2004	15.52%

AARP_Original	844 G.LTC1697	69 Optional		1460	7/1/2004	15.52%
AARP_Original	845 G.LTC1697	62 Optional	Unlimited		9/1/2003	15.52%
AARP_Original	846 G.LTC1697	52 Auto 5% Compound		1460	9/1/2004	15.52%
AARP_Original	847 G.LTC1697	74 Optional	Unlimited		10/1/2003	15.52%
AARP_Original	848 G.LTC1697	51 Auto 5% Compound		1460	9/1/2005	15.52%
AARP_Original	849 G.LTC1697	58 Auto 5% Compound		1460	4/1/2005	15.52%
AARP_Original	850 G.LTC1697	51 Optional	Unlimited		2/1/2005	15.52%
AARP_Original	851 G.LTC1697	77 Optional		1460	12/1/2003	15.52%
AARP_Original	852 G.LTC1697	62 Optional		1460	11/1/2005	15.52%
AARP_Original	853 G.LTC1697	62 Optional		1460	12/1/2003	15.52%
AARP_Original	854 G.LTC1697	58 Optional		1460	8/1/2003	15.52%
AARP_Original	855 G.LTC1697	54 Optional		1460	8/1/2003	15.52%
AARP_Original	856 G.LTC1697	51 Optional	Unlimited		7/1/2003	15.52%
AARP_Original	857 G.LTC1697	60 Optional	Unlimited		10/1/2005	15.52%
AARP_Original	858 G.LTC1697	57 Auto 5% Compound		1460	4/1/2005	15.52%
AARP_Original	859 G.LTC1697	61 Optional		1460	8/1/2005	15.52%
AARP_Original	860 G.LTC1697	53 Optional		1460	2/1/2004	15.52%
AARP_Original	861 G.LTC1697	54 Optional		1460	8/1/2004	15.52%
AARP_Original	862 G.LTC1697	60 Optional	Unlimited		10/1/2004	15.52%
AARP_Original	863 G.LTC1697	65 Optional		1460	11/1/2005	15.52%
AARP_Original	864 G.LTC1697	73 Optional		1460	7/1/2003	15.52%
AARP_Original	865 G.LTC1697	59 Optional		1460	7/1/2004	15.52%
AARP_Original	866 G.LTC1697	65 Optional		1460	9/1/2004	15.52%
AARP_Original	867 G.LTC1697	62 Auto 5% Compound	Unlimited		5/1/2005	15.52%
AARP_Original	868 G.LTC1697	50 Optional		1460	4/1/2004	15.52%
AARP_Original	869 G.LTC1697	67 Auto 5% Compound		1460	4/1/2005	15.52%
AARP_Original	870 G.LTC1697	64 Optional	Unlimited		4/1/2004	15.52%
AARP_Original	871 G.LTC1697	58 Optional		1460	7/1/2003	15.52%
AARP_Original	872 G.LTC1697	55 Optional		1460	7/1/2003	15.52%
AARP_Original	873 G.LTC1697	65 Auto 5% Compound	Unlimited		10/1/2004	15.52%
AARP_Original	874 G.LTC1697	62 Optional		1460	5/1/2004	15.52%
AARP_Original	875 G.LTC1697	51 Optional	Unlimited		6/1/2005	15.52%
AARP_Original	876 G.LTC1697	55 Optional		1460	7/1/2005	15.52%
AARP_Original	877 G.LTC1697	51 Optional		1460	9/1/2003	15.52%
AARP_Original	878 G.LTC1697	57 Auto 5% Compound		1460	6/1/2005	15.52%
AARP_Original	879 G.LTC1697	76 Optional		1460	10/1/2003	15.52%
AARP_Original	880 G.LTC1697	55 Optional	Unlimited		11/1/2004	15.52%
AARP_Original	881 G.LTC1697	54 Optional	Unlimited		9/1/2005	15.52%
AARP_Original	882 G.LTC1697	54 Optional		1460	2/1/2004	15.52%
AARP_Original	883 G.LTC1697	52 Auto 5% Compound		1460	7/1/2003	15.52%
AARP_Original	884 G.LTC1697	74 Auto 5% Compound		1460	9/1/2004	15.52%
AARP_Original	885 G.LTC1697	78 Optional		1460	10/1/2004	15.52%
AARP_Original	886 G.LTC1697	53 Optional		1460	6/1/2004	15.52%
AARP_Original	887 G.LTC1697	71 Optional		1460	5/1/2004	15.52%
AARP_Original	888 G.LTC1697	59 Optional	Unlimited		7/1/2003	15.52%
AARP_Original	889 G.LTC1697	66 Optional		1460	11/1/2005	15.52%
AARP_Original	890 G.LTC1697	62 Auto 5% Compound		1460	10/1/2003	15.52%
AARP_Original	891 G.LTC1697	53 Optional	Unlimited		10/1/2004	15.52%
AARP_Original	892 G.LTC1697	65 Optional	Unlimited		10/1/2004	15.52%
AARP_Original	893 G.LTC1697	63 Optional		1460	3/1/2005	15.52%
AARP_Original	894 G.LTC1697	61 Optional		1460	2/1/2005	15.52%
AARP_Original	895 G.LTC1697	53 Optional		1460	7/1/2003	15.52%
AARP_Original	896 G.LTC1697	59 Optional	Unlimited		9/1/2003	15.52%
AARP_Original	897 G.LTC1697	61 Optional		1460	3/1/2004	15.52%
AARP_Original	898 G.LTC1697	54 Optional	Unlimited		12/1/2005	15.52%
AARP_Original	899 G.LTC1697	50 Optional		1460	6/1/2003	15.52%
AARP_Original	900 G.LTC1697	59 Optional	Unlimited		1/1/2004	15.52%
AARP_Original	901 G.LTC1697	60 Auto 5% Compound		1460	9/1/2003	15.52%
AARP_Original	902 G.LTC1697	57 Optional		1460	10/1/2004	15.52%
AARP_Original	903 G.LTC1697	50 Auto 5% Compound	Unlimited		8/1/2004	15.52%
AARP_Original	904 G.LTC1697	58 Optional		1460	9/1/2003	15.52%
AARP_Original	905 G.LTC1697	57 Optional		1460	10/1/2003	15.52%
AARP_Original	906 G.LTC1697	50 Auto 5% Compound	Unlimited		9/1/2003	15.52%
AARP_Original	907 G.LTC1697	53 Auto 5% Compound	Unlimited		9/1/2004	15.52%
AARP_Original	908 G.LTC1697	67 Auto 5% Compound	Unlimited		11/1/2005	15.52%
AARP_Original	909 G.LTC1697	52 Optional	Unlimited		10/1/2003	15.52%
AARP_Original	910 G.LTC1697	59 Optional	Unlimited		2/1/2004	15.52%
AARP_Original	911 G.LTC1697	66 Optional	Unlimited		12/1/2005	15.52%
AARP_Original	912 G.LTC1697	65 Optional	Unlimited		7/1/2003	15.52%
AARP_Original	913 G.LTC1697	65 Optional		1460	12/1/2003	15.52%
AARP_Original	914 G.LTC1697	70 Optional		1460	5/1/2004	15.52%
AARP_Original	915 G.LTC1697	66 Auto 5% Compound		1460	3/1/2004	15.52%
AARP_Original	916 G.LTC1697	62 Auto 5% Compound		1460	6/1/2005	15.52%
AARP_Original	917 G.LTC1697	62 Optional	Unlimited		11/1/2005	15.52%
AARP_Original	918 G.LTC1697	51 Optional		1460	3/1/2005	15.52%
AARP_Original	919 G.LTC1697	68 Optional	Unlimited		5/1/2004	15.52%
AARP_Original	920 G.LTC1697	74 Optional		1460	12/1/2004	15.52%

AARP_Original	921 G.LTC1697	59 Optional	1460	10/1/2005	15.52%
AARP_Original	922 G.LTC1697	56 Optional	1460	10/1/2003	15.52%
AARP_Original	923 G.LTC1697	54 Optional	1460	5/1/2004	15.52%
AARP_Original	924 G.LTC1697	60 Optional	1460	9/1/2004	15.52%
AARP_Original	925 G.LTC1697	68 Optional	1460	2/1/2005	15.52%
AARP_Original	926 G.LTC1697	51 Optional	Unlimited	9/1/2003	15.52%
AARP_Original	927 G.LTC1697	65 Optional	Unlimited	6/1/2003	15.52%
AARP_Original	928 G.LTC1697	62 Optional	1460	11/1/2005	15.52%
AARP_Original	929 G.LTC1697	58 Optional	1460	2/1/2004	15.52%
AARP_Original	930 G.LTC1697	55 Optional	1460	8/1/2005	15.52%
AARP_Original	931 G.LTC1697	44 Auto 5% Compound	1460	4/1/2005	15.52%
AARP_Original	932 G.LTC1697	53 Optional	1460	4/1/2004	15.52%
AARP_Original	933 G.LTC1697	57 Optional	Unlimited	3/1/2005	15.52%
AARP_Original	934 G.LTC1697	68 Optional	1460	7/1/2003	15.52%
AARP_Original	935 G.LTC1697	65 Optional	1460	11/1/2004	15.52%
AARP_Original	936 G.LTC1697	67 Auto 5% Compound	1460	2/1/2005	15.52%
AARP_Original	937 G.LTC1697	69 Optional	1460	8/1/2003	15.52%
AARP_Original	938 G.LTC1697	53 Optional	Unlimited	12/1/2003	15.52%
AARP_Original	939 G.LTC1697	49 Optional	1460	12/1/2003	15.52%
AARP_Original	940 G.LTC1697	60 Optional	1460	11/1/2004	15.52%
AARP_Original	941 G.LTC1697	58 Optional	Unlimited	1/1/2004	15.52%
AARP_Original	942 G.LTC1697	51 Optional	Unlimited	9/1/2003	15.52%
AARP_Original	943 G.LTC1697	51 Auto 5% Compound	1460	2/1/2005	15.52%
AARP_Original	944 G.LTC1697	47 Auto 5% Compound	1460	10/1/2004	15.52%
AARP_Original	945 G.LTC1697	64 Optional	Unlimited	11/1/2004	15.52%
AARP_Original	946 G.LTC1697	50 Auto 5% Compound	1460	3/1/2004	15.52%
AARP_Original	947 G.LTC1697	57 Optional	Unlimited	12/1/2003	15.52%
AARP_Original	948 G.LTC1697	56 Auto 5% Compound	Unlimited	9/1/2005	15.52%
AARP_Original	949 G.LTC1697	64 Optional	1460	3/1/2004	15.52%
AARP_Original	950 G.LTC1697	73 Optional	1460	5/1/2005	15.52%
AARP_Original	951 G.LTC1697	59 Optional	Unlimited	7/1/2003	15.52%
AARP_Original	952 G.LTC1697	61 Optional	Unlimited	7/1/2003	15.52%
AARP_Original	953 G.LTC1697	61 Optional	1460	2/1/2004	15.52%
AARP_Original	954 G.LTC1697	64 Optional	1460	1/1/2004	15.52%
AARP_Original	955 G.LTC1697	60 Optional	Unlimited	8/1/2003	15.52%
AARP_Original	956 G.LTC1697	56 Optional	Unlimited	7/1/2003	15.52%
AARP_Original	957 G.LTC1697	59 Optional	Unlimited	7/1/2003	15.52%
AARP_Original	958 G.LTC1697	57 Optional	1460	1/1/2006	15.52%
AARP_Original	959 G.LTC1697	56 Optional	1460	12/1/2004	15.52%
AARP_Original	960 G.LTC1697	64 Optional	Unlimited	7/1/2003	15.52%
AARP_Original	961 G.LTC1697	53 Optional	Unlimited	10/1/2004	15.52%
AARP_Original	962 G.LTC1697	62 Optional	1460	12/1/2003	15.52%
AARP_Original	963 G.LTC1697	60 Auto 5% Compound	1460	3/1/2006	15.52%
AARP_Original	964 G.LTC1697	58 Optional	1460	5/1/2005	15.52%
AARP_Original	965 G.LTC1697	54 Optional	Unlimited	5/1/2004	15.52%
AARP_Original	966 G.LTC1697	68 Optional	1460	8/1/2005	15.52%
AARP_Original	967 G.LTC1697	57 Optional	1460	10/1/2004	15.52%
AARP_Original	968 G.LTC1697	59 Auto 5% Compound	1460	7/1/2003	15.52%
AARP_Original	969 G.LTC1697	54 Optional	1460	2/1/2004	15.52%
AARP_Original	970 G.LTC1697	70 Optional	1460	1/1/2005	15.52%
AARP_Original	971 G.LTC1697	65 Optional	1460	10/1/2004	15.52%
AARP_Original	972 G.LTC1697	72 Optional	1460	5/1/2005	15.52%
AARP_Original	973 G.LTC1697	61 Optional	Unlimited	2/1/2005	15.52%
AARP_Original	974 G.LTC1697	57 Optional	1460	7/1/2003	15.52%
AARP_Original	975 G.LTC1697	59 Optional	1460	6/1/2003	15.52%
AARP_Original	976 G.LTC1697	55 Optional	Unlimited	9/1/2003	15.52%
AARP_Original	977 G.LTC1697	64 Optional	1460	8/1/2005	15.52%
AARP_Original	978 G.LTC1697	55 Auto 5% Compound	1460	8/1/2004	15.52%
AARP_Original	979 G.LTC1697	59 Optional	1460	10/1/2004	15.52%
AARP_Original	980 G.LTC1697	55 Auto 5% Compound	Unlimited	4/1/2004	15.52%
AARP_Original	981 G.LTC1697	53 Optional	1460	9/1/2004	15.52%
AARP_Original	982 G.LTC1697	65 Optional	Unlimited	10/1/2003	15.52%
AARP_Original	983 G.LTC1697	50 Optional	1460	12/1/2003	15.52%
AARP_Original	984 G.LTC1697	55 Auto 5% Compound	1460	7/1/2005	15.52%
AARP_Original	985 G.LTC1697	59 Optional	1460	4/1/2005	15.52%
AARP_Original	986 G.LTC1697	61 Auto 5% Compound	1460	5/1/2005	15.52%
AARP_Original	987 G.LTC1697	60 Optional	Unlimited	10/1/2004	15.52%
AARP_Original	988 G.LTC1697	60 Optional	1460	1/1/2005	15.52%
AARP_Original	989 G.LTC1697	55 Optional	1460	4/1/2004	15.52%
AARP_Original	990 G.LTC1697	67 Optional	1460	8/1/2004	15.52%
AARP_Original	991 G.LTC1697	59 Optional	Unlimited	12/1/2004	15.52%
AARP_Original	992 G.LTC1697	52 Auto 5% Compound	1460	9/1/2004	15.52%
AARP_Original	993 G.LTC1697	54 Optional	1460	6/1/2003	15.52%
AARP_Original	994 G.LTC1697	60 Optional	Unlimited	8/1/2003	15.52%
AARP_Original	995 G.LTC1697	62 Optional	Unlimited	10/1/2004	15.52%
AARP_Original	996 G.LTC1697	65 Optional	Unlimited	6/1/2004	15.52%
AARP_Original	997 G.LTC1697	68 Optional	1460	1/1/2004	15.52%

AARP_Original	998 G.LTC1697	74 Optional		1460	7/1/2003	15.52%
AARP_Original	999 G.LTC1697	57 Optional		1460	1/1/2005	15.52%
AARP_Original	1000 G.LTC1697	66 Optional	Unlimited		7/1/2004	15.52%
AARP_Original	1001 G.LTC1697	63 Optional		1460	8/1/2003	15.52%
AARP_Original	1002 G.LTC1697	60 Optional	Unlimited		11/1/2004	15.52%
AARP_Original	1003 G.LTC1697	59 Auto 5% Compound	Unlimited		4/1/2005	15.52%
AARP_Original	1004 G.LTC1697	58 Optional	Unlimited		3/1/2005	15.52%
AARP_Original	1005 G.LTC1697	56 Optional	Unlimited		4/1/2004	15.52%
AARP_Original	1006 G.LTC1697	51 Optional		1460	7/1/2003	15.52%
AARP_Original	1007 G.LTC1697	56 Auto 5% Compound	Unlimited		10/1/2000	15.52%
AARP_Original	1008 G.LTC1697	71 Optional	Unlimited		6/1/2002	15.52%
AARP_Original	1009 G.LTC1697	62 Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1010 G.LTC1697	70 Optional	Unlimited		7/1/2001	15.52%
AARP_Original	1011 G.LTC1697	64 Optional		1460	10/1/1999	15.52%
AARP_Original	1012 G.LTC1697	50 Optional		1460	5/1/2002	15.52%
AARP_Original	1013 G.LTC1697	52 Optional		1460	1/1/2002	15.52%
AARP_Original	1014 G.LTC1697	65 Optional	Unlimited		12/1/2000	15.52%
AARP_Original	1015 G.LTC1697	60 Optional		1460	2/1/1999	15.52%
AARP_Original	1016 G.LTC1697	58 Optional		1460	6/1/2001	15.52%
AARP_Original	1017 G.LTC1697	65 Optional		1460	1/1/1999	15.52%
AARP_Original	1018 G.LTC1697	54 Optional	Unlimited		5/1/2003	15.52%
AARP_Original	1019 G.LTC1697	59 Optional		1460	12/1/2000	15.52%
AARP_Original	1020 G.LTC1697	61 Optional		1460	12/1/1998	15.52%
AARP_Original	1021 G.LTC1697	64 Optional		1460	1/1/2003	15.52%
AARP_Original	1022 G.LTC1697	55 Optional		1460	6/1/2001	15.52%
AARP_Original	1023 G.LTC1697	55 Optional		1460	4/1/1999	15.52%
AARP_Original	1024 G.LTC1697	64 Optional		1460	11/1/2000	15.52%
AARP_Original	1025 G.LTC1697	57 Auto 5% Compound	Unlimited		2/1/1999	15.52%
AARP_Original	1026 G.LTC1697	56 Optional		1460	10/1/2002	15.52%
AARP_Original	1027 G.LTC1697	60 Auto 5% Compound	Unlimited		6/1/2001	15.52%
AARP_Original	1028 G.LTC1697	55 Optional	Unlimited		9/1/2002	15.52%
AARP_Original	1029 G.LTC1697	72 Optional		1460	12/1/1999	15.52%
AARP_Original	1030 G.LTC1697	51 Optional		1460	1/1/2003	15.52%
AARP_Original	1031 G.LTC1697	60 Optional		1460	2/1/2002	15.52%
AARP_Original	1032 G.LTC1697	64 Optional	Unlimited		11/1/2001	15.52%
AARP_Original	1033 G.LTC1697	70 Optional	Unlimited		3/1/2002	15.52%
AARP_Original	1034 G.LTC1697	52 Optional	Unlimited		8/1/2001	15.52%
AARP_Original	1035 G.LTC1697	55 Auto 5% Compound	Unlimited		8/1/2000	15.52%
AARP_Original	1036 G.LTC1697	62 Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1037 G.LTC1697	61 Optional	Unlimited		5/1/2003	15.52%
AARP_Original	1038 G.LTC1697	56 Optional		1460	11/1/2000	15.52%
AARP_Original	1039 G.LTC1697	51 Optional		1460	10/1/1999	15.52%
AARP_Original	1040 G.LTC1697	62 Optional		1460	5/1/2002	15.52%
AARP_Original	1041 G.LTC1697	50 Optional		1460	1/1/1999	15.52%
AARP_Original	1042 G.LTC1697	66 Optional		1460	1/1/2000	15.52%
AARP_Original	1043 G.LTC1697	65 Optional	Unlimited		8/1/2001	15.52%
AARP_Original	1044 G.LTC1697	64 Optional		1460	6/1/2001	15.52%
AARP_Original	1045 G.LTC1697	55 Optional		1460	3/1/1999	15.52%
AARP_Original	1046 G.LTC1697	63 Optional		1460	11/1/2000	15.52%
AARP_Original	1047 G.LTC1697	53 Optional		1460	10/1/2002	15.52%
AARP_Original	1048 G.LTC1697	56 Optional	Unlimited		6/1/2002	15.52%
AARP_Original	1049 G.LTC1697	55 Optional	Unlimited		9/1/2000	15.52%
AARP_Original	1050 G.LTC1697	62 Optional		1460	4/1/2001	15.52%
AARP_Original	1051 G.LTC1697	51 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1052 G.LTC1697	61 Auto 5% Compound		1460	8/1/2000	15.52%
AARP_Original	1053 G.LTC1697	53 Optional	Unlimited		7/1/2001	15.52%
AARP_Original	1054 G.LTC1697	61 Optional	Unlimited		12/1/2001	15.52%
AARP_Original	1055 G.LTC1697	53 Optional	Unlimited		2/1/2000	15.52%
AARP_Original	1056 G.LTC1697	70 Optional	Unlimited		12/1/1998	15.52%
AARP_Original	1057 G.LTC1697	59 Optional		1460	9/1/2002	15.52%
AARP_Original	1058 G.LTC1697	54 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1059 G.LTC1697	57 Optional		1460	1/1/2000	15.52%
AARP_Original	1060 G.LTC1697	52 Optional	Unlimited		6/1/2001	15.52%
AARP_Original	1061 G.LTC1697	65 Optional		1460	1/1/2000	15.52%
AARP_Original	1062 G.LTC1697	53 Optional	Unlimited		9/1/2002	15.52%
AARP_Original	1063 G.LTC1697	53 Auto 5% Compound	Unlimited		9/1/1999	15.52%
AARP_Original	1064 G.LTC1697	64 Optional	Unlimited		1/1/2000	15.52%
AARP_Original	1065 G.LTC1697	67 Optional		1460	10/1/2000	15.52%
AARP_Original	1066 G.LTC1697	63 Optional		1460	3/1/1999	15.52%
AARP_Original	1067 G.LTC1697	58 Optional		1460	9/1/2000	15.52%
AARP_Original	1068 G.LTC1697	67 Optional		1460	11/1/1999	15.52%
AARP_Original	1069 G.LTC1697	60 Optional		1460	1/1/2001	15.52%
AARP_Original	1070 G.LTC1697	68 Optional		1460	1/1/2002	15.52%
AARP_Original	1071 G.LTC1697	59 Optional		1460	11/1/2002	15.52%
AARP_Original	1072 G.LTC1697	60 Optional		1460	11/1/2001	15.52%
AARP_Original	1073 G.LTC1697	52 Optional		1460	8/1/2002	15.52%
AARP_Original	1074 G.LTC1697	51 Optional	Unlimited		9/1/2000	15.52%

AARP_Original	1075 G.LTC1697	68 Optional		1460	11/1/2002	15.52%
AARP_Original	1076 G.LTC1697	54 Optional		1460	1/1/2003	15.52%
AARP_Original	1077 G.LTC1697	56 Optional		1460	11/1/2002	15.52%
AARP_Original	1078 G.LTC1697	51 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1079 G.LTC1697	62 Optional		1460	9/1/2000	15.52%
AARP_Original	1080 G.LTC1697	67 Optional	Unlimited		7/1/2002	15.52%
AARP_Original	1081 G.LTC1697	56 Optional		1460	9/1/2000	15.52%
AARP_Original	1082 G.LTC1697	66 Auto 5% Compound		1460	11/1/2000	15.52%
AARP_Original	1083 G.LTC1697	62 Optional	Unlimited		5/1/2002	15.52%
AARP_Original	1084 G.LTC1697	65 Optional		1460	5/1/1999	15.52%
AARP_Original	1085 G.LTC1697	53 Optional	Unlimited		2/1/2000	15.52%
AARP_Original	1086 G.LTC1697	58 Optional		1460	1/1/2003	15.52%
AARP_Original	1087 G.LTC1697	66 Optional		1460	10/1/1999	15.52%
AARP_Original	1088 G.LTC1697	59 Optional		1460	9/1/2000	15.52%
AARP_Original	1089 G.LTC1697	67 Optional		1460	10/1/2001	15.52%
AARP_Original	1090 G.LTC1697	59 Auto 5% Compound		1460	10/1/2001	15.52%
AARP_Original	1091 G.LTC1697	54 Optional	Unlimited		3/1/2000	15.52%
AARP_Original	1092 G.LTC1697	57 Optional	Unlimited		4/1/2000	15.52%
AARP_Original	1093 G.LTC1697	64 Optional		1460	3/1/2000	15.52%
AARP_Original	1094 G.LTC1697	67 Optional	Unlimited		12/1/1999	15.52%
AARP_Original	1095 G.LTC1697	51 Optional	Unlimited		6/1/2002	15.52%
AARP_Original	1096 G.LTC1697	68 Optional		1460	9/1/1999	15.52%
AARP_Original	1097 G.LTC1697	62 Optional		1460	10/1/1999	15.52%
AARP_Original	1098 G.LTC1697	61 Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1099 G.LTC1697	78 Optional		1460	4/1/2003	15.52%
AARP_Original	1100 G.LTC1697	70 Optional		1460	5/1/2003	15.52%
AARP_Original	1101 G.LTC1697	65 Optional		1460	6/1/2003	15.52%
AARP_Original	1102 G.LTC1697	63 Optional		1460	1/1/2003	15.52%
AARP_Original	1103 G.LTC1697	61 Auto 5% Compound		1460	4/1/2001	15.52%
AARP_Original	1104 G.LTC1697	67 Optional		1460	5/1/2002	15.52%
AARP_Original	1105 G.LTC1697	53 Optional	Unlimited		1/1/2001	15.52%
AARP_Original	1106 G.LTC1697	69 Optional		1460	5/1/1999	15.52%
AARP_Original	1107 G.LTC1697	57 Optional		1460	1/1/2000	15.52%
AARP_Original	1108 G.LTC1697	60 Optional	Unlimited		8/1/2002	15.52%
AARP_Original	1109 G.LTC1697	62 Optional		1460	10/1/2002	15.52%
AARP_Original	1110 G.LTC1697	59 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1111 G.LTC1697	63 Optional		1460	10/1/2000	15.52%
AARP_Original	1112 G.LTC1697	60 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1113 G.LTC1697	71 Optional		1460	8/1/2001	15.52%
AARP_Original	1114 G.LTC1697	57 Optional	Unlimited		11/1/2002	15.52%
AARP_Original	1115 G.LTC1697	61 Optional		1460	4/1/1999	15.52%
AARP_Original	1116 G.LTC1697	50 Auto 5% Compound	Unlimited		7/1/2001	15.52%
AARP_Original	1117 G.LTC1697	68 Optional	Unlimited		11/1/2002	15.52%
AARP_Original	1118 G.LTC1697	63 Optional	Unlimited		8/1/2001	15.52%
AARP_Original	1119 G.LTC1697	51 Optional	Unlimited		2/1/2000	15.52%
AARP_Original	1120 G.LTC1697	54 Optional	Unlimited		12/1/2000	15.52%
AARP_Original	1121 G.LTC1697	68 Optional		1460	12/1/1999	15.52%
AARP_Original	1122 G.LTC1697	57 Optional	Unlimited		11/1/2001	15.52%
AARP_Original	1123 G.LTC1697	51 Optional	Unlimited		8/1/2001	15.52%
AARP_Original	1124 G.LTC1697	62 Optional		1460	2/1/2003	15.52%
AARP_Original	1125 G.LTC1697	52 Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1126 G.LTC1697	55 Optional		1460	9/1/2002	15.52%
AARP_Original	1127 G.LTC1697	63 Optional		1460	1/1/2003	15.52%
AARP_Original	1128 G.LTC1697	64 Optional	Unlimited		3/1/1999	15.52%
AARP_Original	1129 G.LTC1697	59 Optional	Unlimited		9/1/2002	15.52%
AARP_Original	1130 G.LTC1697	54 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1131 G.LTC1697	53 Auto 5% Compound	Unlimited		9/1/1998	15.52%
AARP_Original	1132 G.LTC1697	55 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1133 G.LTC1697	61 Optional		1460	4/1/2001	15.52%
AARP_Original	1134 G.LTC1697	53 Auto 5% Compound	Unlimited		5/1/2003	15.52%
AARP_Original	1135 G.LTC1697	61 Optional		1460	2/1/2003	15.52%
AARP_Original	1136 G.LTC1697	59 Optional		1460	5/1/2003	15.52%
AARP_Original	1137 G.LTC1697	50 Auto 5% Compound	Unlimited		2/1/2003	15.52%
AARP_Original	1138 G.LTC1697	56 Auto 5% Compound	Unlimited		6/1/2003	15.52%
AARP_Original	1139 G.LTC1697	61 Auto 5% Compound		1460	10/1/2000	15.52%
AARP_Original	1140 G.LTC1697	64 Optional	Unlimited		12/1/2000	15.52%
AARP_Original	1141 G.LTC1697	65 Optional	Unlimited		12/1/2000	15.52%
AARP_Original	1142 G.LTC1697	53 Optional		1460	11/1/2002	15.52%
AARP_Original	1143 G.LTC1697	67 Optional		1460	1/1/2000	15.52%
AARP_Original	1144 G.LTC1697	57 Optional	Unlimited		1/1/1999	15.52%
AARP_Original	1145 G.LTC1697	64 Optional		1460	12/1/1999	15.52%
AARP_Original	1146 G.LTC1697	61 Auto 5% Compound		1460	10/1/2002	15.52%
AARP_Original	1147 G.LTC1697	71 Optional		1460	11/1/2000	15.52%
AARP_Original	1148 G.LTC1697	64 Optional	Unlimited		8/1/2001	15.52%
AARP_Original	1149 G.LTC1697	57 Optional	Unlimited		2/1/2000	15.52%
AARP_Original	1150 G.LTC1697	53 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1151 G.LTC1697	57 Optional		1460	11/1/2000	15.52%

AARP_Original	1152 G.LTC1697	62 Optional		1460	10/1/1999	15.52%
AARP_Original	1153 G.LTC1697	54 Optional		1460	3/1/2000	15.52%
AARP_Original	1154 G.LTC1697	61 Auto 5% Compound	Unlimited		9/1/2001	15.52%
AARP_Original	1155 G.LTC1697	52 Auto 5% Compound		1460	6/1/2002	15.52%
AARP_Original	1156 G.LTC1697	51 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1157 G.LTC1697	58 Optional	Unlimited		1/1/1999	15.52%
AARP_Original	1158 G.LTC1697	63 Optional	Unlimited		2/1/1999	15.52%
AARP_Original	1159 G.LTC1697	72 Optional		1460	9/1/1999	15.52%
AARP_Original	1160 G.LTC1697	63 Optional		1460	12/1/1999	15.52%
AARP_Original	1161 G.LTC1697	51 Optional		1460	3/1/2002	15.52%
AARP_Original	1162 G.LTC1697	52 Optional		1460	12/1/2000	15.52%
AARP_Original	1163 G.LTC1697	53 Optional		1460	1/1/2001	15.52%
AARP_Original	1164 G.LTC1697	59 Optional		1460	3/1/2001	15.52%
AARP_Original	1165 G.LTC1697	65 Optional		1460	12/1/1999	15.52%
AARP_Original	1166 G.LTC1697	50 Optional	Unlimited		8/1/2000	15.52%
AARP_Original	1167 G.LTC1697	54 Optional		1460	6/1/2002	15.52%
AARP_Original	1168 G.LTC1697	58 Optional	Unlimited		6/1/2001	15.52%
AARP_Original	1169 G.LTC1697	60 Optional		1460	11/1/2000	15.52%
AARP_Original	1170 G.LTC1697	52 Auto 5% Compound	Unlimited		11/1/1999	15.52%
AARP_Original	1171 G.LTC1697	71 Optional		1460	10/1/2000	15.52%
AARP_Original	1172 G.LTC1697	66 Optional		1460	5/1/2003	15.52%
AARP_Original	1173 G.LTC1697	64 Optional		1460	5/1/2002	15.52%
AARP_Original	1174 G.LTC1697	50 Optional		1460	7/1/2000	15.52%
AARP_Original	1175 G.LTC1697	62 Optional		1460	9/1/2001	15.52%
AARP_Original	1176 G.LTC1697	64 Optional		1460	2/1/2000	15.52%
AARP_Original	1177 G.LTC1697	55 Optional		1460	1/1/2000	15.52%
AARP_Original	1178 G.LTC1697	53 Optional	Unlimited		1/1/2001	15.52%
AARP_Original	1179 G.LTC1697	70 Optional	Unlimited		10/1/2002	15.52%
AARP_Original	1180 G.LTC1697	54 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1181 G.LTC1697	57 Optional	Unlimited		12/1/1999	15.52%
AARP_Original	1182 G.LTC1697	66 Optional		1460	12/1/1999	15.52%
AARP_Original	1183 G.LTC1697	54 Optional		1460	8/1/2002	15.52%
AARP_Original	1184 G.LTC1697	54 Optional	Unlimited		1/1/2001	15.52%
AARP_Original	1185 G.LTC1697	66 Optional		1460	6/1/2002	15.52%
AARP_Original	1186 G.LTC1697	51 Optional		1460	4/1/2003	15.52%
AARP_Original	1187 G.LTC1697	67 Optional		1460	2/1/2000	15.52%
AARP_Original	1188 G.LTC1697	50 Optional		1460	9/1/1999	15.52%
AARP_Original	1189 G.LTC1697	69 Optional		1460	10/1/2001	15.52%
AARP_Original	1190 G.LTC1697	60 Optional		1460	9/1/2000	15.52%
AARP_Original	1191 G.LTC1697	57 Optional	Unlimited		11/1/1999	15.52%
AARP_Original	1192 G.LTC1697	55 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1193 G.LTC1697	50 Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1194 G.LTC1697	54 Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1195 G.LTC1697	51 Optional		1460	11/1/2001	15.52%
AARP_Original	1196 G.LTC1697	50 Optional	Unlimited		11/1/2002	15.52%
AARP_Original	1197 G.LTC1697	56 Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1198 G.LTC1697	57 Optional	Unlimited		10/1/2002	15.52%
AARP_Original	1199 G.LTC1697	64 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1200 G.LTC1697	69 Optional		1460	11/1/2000	15.52%
AARP_Original	1201 G.LTC1697	50 Optional	Unlimited		9/1/2002	15.52%
AARP_Original	1202 G.LTC1697	68 Optional		1460	3/1/2000	15.52%
AARP_Original	1203 G.LTC1697	59 Optional		1460	3/1/2003	15.52%
AARP_Original	1204 G.LTC1697	51 Optional	Unlimited		12/1/1999	15.52%
AARP_Original	1205 G.LTC1697	55 Optional		1460	9/1/2002	15.52%
AARP_Original	1206 G.LTC1697	64 Optional		1460	2/1/2003	15.52%
AARP_Original	1207 G.LTC1697	63 Optional		1460	1/1/2003	15.52%
AARP_Original	1208 G.LTC1697	67 Optional		1460	10/1/2001	15.52%
AARP_Original	1209 G.LTC1697	51 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1210 G.LTC1697	56 Optional		1460	7/1/2000	15.52%
AARP_Original	1211 G.LTC1697	62 Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1212 G.LTC1697	60 Optional	Unlimited		5/1/2002	15.52%
AARP_Original	1213 G.LTC1697	66 Optional	Unlimited		12/1/2001	15.52%
AARP_Original	1214 G.LTC1697	57 Optional		1460	2/1/2000	15.52%
AARP_Original	1215 G.LTC1697	62 Optional	Unlimited		7/1/2002	15.52%
AARP_Original	1216 G.LTC1697	54 Optional	Unlimited		2/1/2003	15.52%
AARP_Original	1217 G.LTC1697	52 Optional	Unlimited		12/1/1999	15.52%
AARP_Original	1218 G.LTC1697	50 Optional	Unlimited		6/1/2003	15.52%
AARP_Original	1219 G.LTC1697	53 Optional	Unlimited		6/1/2001	15.52%
AARP_Original	1220 G.LTC1697	67 Optional		1460	10/1/2000	15.52%
AARP_Original	1221 G.LTC1697	50 Optional	Unlimited		2/1/2003	15.52%
AARP_Original	1222 G.LTC1697	55 Optional	Unlimited		5/1/2001	15.52%
AARP_Original	1223 G.LTC1697	61 Optional		1460	6/1/2001	15.52%
AARP_Original	1224 G.LTC1697	50 Optional		1460	5/1/2003	15.52%
AARP_Original	1225 G.LTC1697	51 Auto 5% Compound		1460	3/1/2002	15.52%
AARP_Original	1226 G.LTC1697	64 Auto 5% Compound		1460	10/1/1999	15.52%
AARP_Original	1227 G.LTC1697	64 Optional		1460	11/1/2002	15.52%
AARP_Original	1228 G.LTC1697	64 Optional	Unlimited		6/1/2000	15.52%

AARP_Original	1229 G.LTC1697	54 Optional		1460	9/1/2000	15.52%
AARP_Original	1230 G.LTC1697	51 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1231 G.LTC1697	57 Optional		1460	12/1/2001	15.52%
AARP_Original	1232 G.LTC1697	66 Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1233 G.LTC1697	60 Optional	Unlimited		6/1/2001	15.52%
AARP_Original	1234 G.LTC1697	57 Optional	Unlimited		5/1/2003	15.52%
AARP_Original	1235 G.LTC1697	61 Optional		1460	12/1/2002	15.52%
AARP_Original	1236 G.LTC1697	62 Optional		1460	6/1/2003	15.52%
AARP_Original	1237 G.LTC1697	50 Optional	Unlimited		8/1/2002	15.52%
AARP_Original	1238 G.LTC1697	60 Optional	Unlimited		6/1/2003	15.52%
AARP_Original	1239 G.LTC1697	55 Optional	Unlimited		11/1/1999	15.52%
AARP_Original	1240 G.LTC1697	65 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1241 G.LTC1697	69 Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1242 G.LTC1697	47 Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1243 G.LTC1697	64 Optional		1460	5/1/2002	15.52%
AARP_Original	1244 G.LTC1697	60 Optional	Unlimited		7/1/2001	15.52%
AARP_Original	1245 G.LTC1697	65 Optional		1460	11/1/2002	15.52%
AARP_Original	1246 G.LTC1697	66 Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1247 G.LTC1697	53 Optional		1460	1/1/2003	15.52%
AARP_Original	1248 G.LTC1697	60 Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1249 G.LTC1697	51 Optional		1460	8/1/2000	15.52%
AARP_Original	1250 G.LTC1697	60 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1251 G.LTC1697	54 Optional	Unlimited		1/1/1999	15.52%
AARP_Original	1252 G.LTC1697	64 Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1253 G.LTC1697	66 Optional		1460	7/1/2001	15.52%
AARP_Original	1254 G.LTC1697	64 Optional		1460	5/1/2003	15.52%
AARP_Original	1255 G.LTC1697	60 Optional		1460	1/1/2003	15.52%
AARP_Original	1256 G.LTC1697	54 Optional	Unlimited		4/1/2003	15.52%
AARP_Original	1257 G.LTC1697	66 Optional		1460	10/1/2001	15.52%
AARP_Original	1258 G.LTC1697	58 Optional	Unlimited		12/1/1998	15.52%
AARP_Original	1259 G.LTC1697	66 Optional	Unlimited		10/1/1999	15.52%
AARP_Original	1260 G.LTC1697	61 Auto 5% Compound		1460	10/1/2001	15.52%
AARP_Original	1261 G.LTC1697	54 Optional	Unlimited		1/1/2000	15.52%
AARP_Original	1262 G.LTC1697	50 Optional	Unlimited		4/1/2002	15.52%
AARP_Original	1263 G.LTC1697	51 Optional		1460	2/1/2000	15.52%
AARP_Original	1264 G.LTC1697	67 Optional		1460	7/1/2001	15.52%
AARP_Original	1265 G.LTC1697	66 Optional		1460	12/1/2001	15.52%
AARP_Original	1266 G.LTC1697	65 Optional		1460	9/1/2002	15.52%
AARP_Original	1267 G.LTC1697	50 Optional	Unlimited		12/1/1999	15.52%
AARP_Original	1268 G.LTC1697	59 Optional		1460	10/1/1999	15.52%
AARP_Original	1269 G.LTC1697	61 Optional		1460	1/1/2003	15.52%
AARP_Original	1270 G.LTC1697	67 Optional	Unlimited		1/1/1999	15.52%
AARP_Original	1271 G.LTC1697	71 Optional		1460	1/1/2003	15.52%
AARP_Original	1272 G.LTC1697	55 Optional		1460	12/1/2002	15.52%
AARP_Original	1273 G.LTC1697	51 Optional		1460	2/1/2000	15.52%
AARP_Original	1274 G.LTC1697	63 Optional		1460	12/1/2000	15.52%
AARP_Original	1275 G.LTC1697	60 Optional		1460	4/1/2001	15.52%
AARP_Original	1276 G.LTC1697	69 Auto 5% Compound		1460	11/1/2001	15.52%
AARP_Original	1277 G.LTC1697	68 Optional		1460	2/1/2000	15.52%
AARP_Original	1278 G.LTC1697	68 Optional		1460	5/1/1999	15.52%
AARP_Original	1279 G.LTC1697	63 Optional		1460	6/1/2001	15.52%
AARP_Original	1280 G.LTC1697	72 Auto 5% Compound		1460	3/1/2000	15.52%
AARP_Original	1281 G.LTC1697	58 Optional		1460	6/1/2001	15.52%
AARP_Original	1282 G.LTC1697	62 Optional	Unlimited		2/1/2001	15.52%
AARP_Original	1283 G.LTC1697	59 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1284 G.LTC1697	62 Optional		1460	1/1/1999	15.52%
AARP_Original	1285 G.LTC1697	54 Optional	Unlimited		12/1/1998	15.52%
AARP_Original	1286 G.LTC1697	62 Optional		1460	4/1/2002	15.52%
AARP_Original	1287 G.LTC1697	67 Optional		1460	10/1/2002	15.52%
AARP_Original	1288 G.LTC1697	49 Optional		1460	5/1/2003	15.52%
AARP_Original	1289 G.LTC1697	60 Optional		1460	1/1/2002	15.52%
AARP_Original	1290 G.LTC1697	53 Optional	Unlimited		5/1/2003	15.52%
AARP_Original	1291 G.LTC1697	62 Optional	Unlimited		4/1/2001	15.52%
AARP_Original	1292 G.LTC1697	65 Optional		1460	10/1/2003	15.52%
AARP_Original	1293 G.LTC1697	57 Optional		1460	8/1/2001	15.52%
AARP_Original	1294 G.LTC1697	61 Auto 5% Compound		1460	5/1/2001	15.52%
AARP_Original	1295 G.LTC1697	61 Optional		1460	9/1/2002	15.52%
AARP_Original	1296 G.LTC1697	57 Optional		1460	10/1/2000	15.52%
AARP_Original	1297 G.LTC1697	60 Optional		1460	9/1/1999	15.52%
AARP_Original	1298 G.LTC1697	60 Optional		1460	3/1/2002	15.52%
AARP_Original	1299 G.LTC1697	57 Optional	Unlimited		3/1/2000	15.52%
AARP_Original	1300 G.LTC1697	53 Optional	Unlimited		8/1/2000	15.52%
AARP_Original	1301 G.LTC1697	63 Optional		1460	2/1/1999	15.52%
AARP_Original	1302 G.LTC1697	60 Optional		1460	12/1/2002	15.52%
AARP_Original	1303 G.LTC1697	61 Optional		1460	1/1/2003	15.52%
AARP_Original	1304 G.LTC1697	60 Optional	Unlimited		11/1/2002	15.52%
AARP_Original	1305 G.LTC1697	74 Optional		1460	6/1/2003	15.52%

AARP_Original	1306 G.LTC1697	65 Optional		1460	4/1/2003	15.52%
AARP_Original	1307 G.LTC1697	59 Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1308 G.LTC1697	55 Optional		1460	6/1/2003	15.52%
AARP_Original	1309 G.LTC1697	60 Optional		1460	1/1/2003	15.52%
AARP_Original	1310 G.LTC1697	54 Auto 5% Compound		1460	8/1/2000	15.52%
AARP_Original	1311 G.LTC1697	58 Auto 5% Compound	Unlimited		9/1/2001	15.52%
AARP_Original	1312 G.LTC1697	62 Optional		1460	2/1/2001	15.52%
AARP_Original	1313 G.LTC1697	56 Optional		1460	7/1/2001	15.52%
AARP_Original	1314 G.LTC1697	56 Optional	Unlimited		2/1/2002	15.52%
AARP_Original	1315 G.LTC1697	50 Optional	Unlimited		5/1/2000	15.52%
AARP_Original	1316 G.LTC1697	52 Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1317 G.LTC1697	65 Optional		1460	7/1/2002	15.52%
AARP_Original	1318 G.LTC1697	65 Optional		1460	7/1/2000	15.52%
AARP_Original	1319 G.LTC1697	53 Optional		1460	10/1/2001	15.52%
AARP_Original	1320 G.LTC1697	53 Auto 5% Compound	Unlimited		3/1/2003	15.52%
AARP_Original	1321 G.LTC1697	66 Optional		1460	5/1/2001	15.52%
AARP_Original	1322 G.LTC1697	52 Optional		1460	12/1/1999	15.52%
AARP_Original	1323 G.LTC1697	62 Optional		1460	11/1/2001	15.52%
AARP_Original	1324 G.LTC1697	54 Optional	Unlimited		11/1/1999	15.52%
AARP_Original	1325 G.LTC1697	70 Auto 5% Compound	Unlimited		9/1/1999	15.52%
AARP_Original	1326 G.LTC1697	58 Optional	Unlimited		11/1/2002	15.52%
AARP_Original	1327 G.LTC1697	60 Optional		1460	1/1/2002	15.52%
AARP_Original	1328 G.LTC1697	62 Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1329 G.LTC1697	53 Optional	Unlimited		10/1/2002	15.52%
AARP_Original	1330 G.LTC1697	54 Auto 5% Compound		1460	1/1/2002	15.52%
AARP_Original	1331 G.LTC1697	60 Optional		1460	5/1/2003	15.52%
AARP_Original	1332 G.LTC1697	69 Optional		1460	8/1/2002	15.52%
AARP_Original	1333 G.LTC1697	56 Optional		1460	1/1/2003	15.52%
AARP_Original	1334 G.LTC1697	65 Optional		1460	8/1/2000	15.52%
AARP_Original	1335 G.LTC1697	64 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1336 G.LTC1697	64 Optional		1460	1/1/2003	15.52%
AARP_Original	1337 G.LTC1697	56 Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1338 G.LTC1697	67 Optional		1460	6/1/2002	15.52%
AARP_Original	1339 G.LTC1697	57 Optional	Unlimited		1/1/2000	15.52%
AARP_Original	1340 G.LTC1697	51 Auto 5% Compound	Unlimited		10/1/1999	15.52%
AARP_Original	1341 G.LTC1697	60 Optional		1460	10/1/2000	15.52%
AARP_Original	1342 G.LTC1697	60 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1343 G.LTC1697	52 Optional	Unlimited		3/1/2000	15.52%
AARP_Original	1344 G.LTC1697	52 Auto 5% Compound		1460	9/1/2002	15.52%
AARP_Original	1345 G.LTC1697	55 Optional		1460	6/1/2001	15.52%
AARP_Original	1346 G.LTC1697	53 Optional		1460	1/1/2002	15.52%
AARP_Original	1347 G.LTC1697	56 Auto 5% Compound	Unlimited		2/1/2000	15.52%
AARP_Original	1348 G.LTC1697	62 Optional		1460	3/1/1999	15.52%
AARP_Original	1349 G.LTC1697	59 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1350 G.LTC1697	64 Optional	Unlimited		3/1/2000	15.52%
AARP_Original	1351 G.LTC1697	73 Optional		1460	6/1/2001	15.52%
AARP_Original	1352 G.LTC1697	49 Auto 5% Compound		1460	3/1/2003	15.52%
AARP_Original	1353 G.LTC1697	75 Optional		1460	10/1/2001	15.52%
AARP_Original	1354 G.LTC1697	56 Optional		1460	3/1/1999	15.52%
AARP_Original	1355 G.LTC1697	52 Optional	Unlimited		11/1/1999	15.52%
AARP_Original	1356 G.LTC1697	58 Optional		1460	11/1/2000	15.52%
AARP_Original	1357 G.LTC1697	63 Optional	Unlimited		9/1/2000	15.52%
AARP_Original	1358 G.LTC1697	54 Optional	Unlimited		11/1/2001	15.52%
AARP_Original	1359 G.LTC1697	57 Optional	Unlimited		6/1/2001	15.52%
AARP_Original	1360 G.LTC1697	57 Optional		1460	8/1/2000	15.52%
AARP_Original	1361 G.LTC1697	67 Optional		1460	2/1/1999	15.52%
AARP_Original	1362 G.LTC1697	71 Optional		1460	11/1/2002	15.52%
AARP_Original	1363 G.LTC1697	74 Optional		1460	1/1/2000	15.52%
AARP_Original	1364 G.LTC1697	50 Optional		1460	8/1/2000	15.52%
AARP_Original	1365 G.LTC1697	55 Optional	Unlimited		8/1/2001	15.52%
AARP_Original	1366 G.LTC1697	56 Optional	Unlimited		6/1/2000	15.52%
AARP_Original	1367 G.LTC1697	60 Optional	Unlimited		4/1/1999	15.52%
AARP_Original	1368 G.LTC1697	57 Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1369 G.LTC1697	64 Optional		1460	12/1/1999	15.52%
AARP_Original	1370 G.LTC1697	68 Optional		1460	3/1/2003	15.52%
AARP_Original	1371 G.LTC1697	65 Optional		1460	2/1/2003	15.52%
AARP_Original	1372 G.LTC1697	56 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1373 G.LTC1697	71 Optional		1460	3/1/2003	15.52%
AARP_Original	1374 G.LTC1697	53 Optional		1460	11/1/2002	15.52%
AARP_Original	1375 G.LTC1697	64 Auto 5% Compound	Unlimited		8/1/2000	15.52%
AARP_Original	1376 G.LTC1697	50 Auto 5% Compound		1460	11/1/2001	15.52%
AARP_Original	1377 G.LTC1697	52 Optional		1460	12/1/2001	15.52%
AARP_Original	1378 G.LTC1697	62 Optional	Unlimited		9/1/2000	15.52%
AARP_Original	1379 G.LTC1697	65 Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1380 G.LTC1697	65 Optional		1460	12/1/2002	15.52%
AARP_Original	1381 G.LTC1697	55 Auto 5% Compound	Unlimited		8/1/2001	15.52%
AARP_Original	1382 G.LTC1697	67 Optional	Unlimited		3/1/2001	15.52%

AARP_Original	1383 G.LTC1697	60 Optional	Unlimited		11/1/2002	15.52%
AARP_Original	1384 G.LTC1697	63 Optional	Unlimited		2/1/1999	15.52%
AARP_Original	1385 G.LTC1697	56 Optional	Unlimited		2/1/2003	15.52%
AARP_Original	1386 G.LTC1697	66 Optional		1460	2/1/1999	15.52%
AARP_Original	1387 G.LTC1697	48 Optional	Unlimited		6/1/2002	15.52%
AARP_Original	1388 G.LTC1697	58 Optional		1460	7/1/2000	15.52%
AARP_Original	1389 G.LTC1697	65 Optional		1460	11/1/2001	15.52%
AARP_Original	1390 G.LTC1697	64 Optional	Unlimited		8/1/2003	15.52%
AARP_Original	1391 G.LTC1697	61 Optional		1460	2/1/2000	15.52%
AARP_Original	1392 G.LTC1697	56 Optional		1460	8/1/2000	15.52%
AARP_Original	1393 G.LTC1697	66 Optional		1460	7/1/2003	15.52%
AARP_Original	1394 G.LTC1697	62 Optional		1460	9/1/2001	15.52%
AARP_Original	1395 G.LTC1697	56 Optional		1460	1/1/2000	15.52%
AARP_Original	1396 G.LTC1697	52 Optional	Unlimited		12/1/2003	15.52%
AARP_Original	1397 G.LTC1697	71 Optional		1460	4/1/2001	15.52%
AARP_Original	1398 G.LTC1697	52 Optional		1460	8/1/2002	15.52%
AARP_Original	1399 G.LTC1697	72 Optional		1460	9/1/2002	15.52%
AARP_Original	1400 G.LTC1697	58 Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1401 G.LTC1697	56 Optional	Unlimited		11/1/2002	15.52%
AARP_Original	1402 G.LTC1697	64 Optional		1460	9/1/2001	15.52%
AARP_Original	1403 G.LTC1697	53 Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1404 G.LTC1697	60 Optional		1460	11/1/2000	15.52%
AARP_Original	1405 G.LTC1697	51 Auto 5% Compound		1460	11/1/2000	15.52%
AARP_Original	1406 G.LTC1697	59 Optional		1460	9/1/2000	15.52%
AARP_Original	1407 G.LTC1697	68 Auto 5% Compound	Unlimited		12/1/2002	15.52%
AARP_Original	1408 G.LTC1697	63 Optional	Unlimited		5/1/1999	15.52%
AARP_Original	1409 G.LTC1697	54 Optional	Unlimited		11/1/2002	15.52%
AARP_Original	1410 G.LTC1697	54 Auto 5% Compound		1460	10/1/2000	15.52%
AARP_Original	1411 G.LTC1697	60 Optional		1460	1/1/2001	15.52%
AARP_Original	1412 G.LTC1697	58 Optional		1460	3/1/2003	15.52%
AARP_Original	1413 G.LTC1697	72 Optional	Unlimited		6/1/2001	15.52%
AARP_Original	1414 G.LTC1697	56 Optional	Unlimited		8/1/2000	15.52%
AARP_Original	1415 G.LTC1697	64 Optional	Unlimited		3/1/1999	15.52%
AARP_Original	1416 G.LTC1697	67 Optional	Unlimited		1/1/2001	15.52%
AARP_Original	1417 G.LTC1697	52 Optional		1460	5/1/2003	15.52%
AARP_Original	1418 G.LTC1697	67 Optional	Unlimited		5/1/1999	15.52%
AARP_Original	1419 G.LTC1697	72 Optional		1460	12/1/2001	15.52%
AARP_Original	1420 G.LTC1697	50 Optional	Unlimited		2/1/2003	15.52%
AARP_Original	1421 G.LTC1697	70 Auto 5% Compound		1460	11/1/2001	15.52%
AARP_Original	1422 G.LTC1697	55 Optional		1460	1/1/2003	15.52%
AARP_Original	1423 G.LTC1697	58 Optional	Unlimited		12/1/2000	15.52%
AARP_Original	1424 G.LTC1697	62 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1425 G.LTC1697	71 Optional		1460	4/1/2001	15.52%
AARP_Original	1426 G.LTC1697	56 Optional		1460	8/1/2000	15.52%
AARP_Original	1427 G.LTC1697	51 Optional		1460	10/1/2002	15.52%
AARP_Original	1428 G.LTC1697	51 Optional	Unlimited		5/1/2003	15.52%
AARP_Original	1429 G.LTC1697	65 Optional		1460	4/1/2003	15.52%
AARP_Original	1430 G.LTC1697	70 Optional		1460	6/1/2001	15.52%
AARP_Original	1431 G.LTC1697	59 Optional		1460	10/1/2001	15.52%
AARP_Original	1432 G.LTC1697	63 Optional		1460	9/1/1999	15.52%
AARP_Original	1433 G.LTC1697	58 Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1434 G.LTC1697	53 Optional	Unlimited		4/1/2001	15.52%
AARP_Original	1435 G.LTC1697	60 Optional	Unlimited		2/1/2003	15.52%
AARP_Original	1436 G.LTC1697	63 Auto 5% Compound	Unlimited		10/1/2001	15.52%
AARP_Original	1437 G.LTC1697	53 Optional		1460	2/1/1999	15.52%
AARP_Original	1438 G.LTC1697	63 Optional		1460	3/1/1999	15.52%
AARP_Original	1439 G.LTC1697	64 Optional		1460	3/1/2000	15.52%
AARP_Original	1440 G.LTC1697	59 Optional		1460	11/1/2001	15.52%
AARP_Original	1441 G.LTC1697	76 Optional	Unlimited		2/1/2001	15.52%
AARP_Original	1442 G.LTC1697	63 Optional		1460	1/1/2003	15.52%
AARP_Original	1443 G.LTC1697	60 Optional		1460	8/1/2001	15.52%
AARP_Original	1444 G.LTC1697	64 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1445 G.LTC1697	67 Optional	Unlimited		8/1/2000	15.52%
AARP_Original	1446 G.LTC1697	60 Optional	Unlimited		11/1/2002	15.52%
AARP_Original	1447 G.LTC1697	59 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1448 G.LTC1697	63 Optional		1460	1/1/2002	15.52%
AARP_Original	1449 G.LTC1697	56 Optional		1460	8/1/2000	15.52%
AARP_Original	1450 G.LTC1697	52 Optional		1460	10/1/2001	15.52%
AARP_Original	1451 G.LTC1697	62 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1452 G.LTC1697	76 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1453 G.LTC1697	56 Optional	Unlimited		12/1/2001	15.52%
AARP_Original	1454 G.LTC1697	79 Optional		1460	3/1/2001	15.52%
AARP_Original	1455 G.LTC1697	59 Optional		1460	9/1/1999	15.52%
AARP_Original	1456 G.LTC1697	70 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1457 G.LTC1697	54 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1458 G.LTC1697	65 Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1459 G.LTC1697	55 Optional	Unlimited		10/1/2000	15.52%

AARP_Original	1460	G.LTC1697	65	Optional	Unlimited		9/1/2000	15.52%
AARP_Original	1461	G.LTC1697	51	Optional		1460	8/1/2000	15.52%
AARP_Original	1462	G.LTC1697	54	Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1463	G.LTC1697	61	Optional	Unlimited		12/1/1998	15.52%
AARP_Original	1464	G.LTC1697	63	Optional	Unlimited		8/1/2000	15.52%
AARP_Original	1465	G.LTC1697	56	Optional		1460	5/1/1999	15.52%
AARP_Original	1466	G.LTC1697	57	Optional		1460	7/1/2001	15.52%
AARP_Original	1467	G.LTC1697	56	Optional		1460	12/1/2000	15.52%
AARP_Original	1468	G.LTC1697	60	Optional		1460	12/1/1998	15.52%
AARP_Original	1469	G.LTC1697	56	Auto 5% Compound	Unlimited		1/1/2000	15.52%
AARP_Original	1470	G.LTC1697	59	Optional		1460	12/1/2001	15.52%
AARP_Original	1471	G.LTC1697	71	Optional	Unlimited		1/1/1999	15.52%
AARP_Original	1472	G.LTC1697	63	Optional		1460	12/1/1998	15.52%
AARP_Original	1473	G.LTC1697	59	Optional		1460	11/1/2000	15.52%
AARP_Original	1474	G.LTC1697	62	Optional		1460	10/1/2000	15.52%
AARP_Original	1475	G.LTC1697	58	Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1476	G.LTC1697	65	Auto 5% Compound	Unlimited		6/1/2000	15.52%
AARP_Original	1477	G.LTC1697	57	Optional	Unlimited		12/1/1999	15.52%
AARP_Original	1478	G.LTC1697	58	Optional		1460	10/1/2000	15.52%
AARP_Original	1479	G.LTC1697	58	Optional	Unlimited		7/1/2002	15.52%
AARP_Original	1480	G.LTC1697	62	Auto 5% Compound		1460	9/1/2002	15.52%
AARP_Original	1481	G.LTC1697	66	Auto 5% Compound		1460	11/1/2000	15.52%
AARP_Original	1482	G.LTC1697	53	Auto 5% Compound	Unlimited		12/1/2002	15.52%
AARP_Original	1483	G.LTC1697	62	Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1484	G.LTC1697	66	Optional		1460	5/1/2001	15.52%
AARP_Original	1485	G.LTC1697	53	Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1486	G.LTC1697	61	Optional		1460	9/1/1999	15.52%
AARP_Original	1487	G.LTC1697	64	Optional		1460	12/1/1999	15.52%
AARP_Original	1488	G.LTC1697	60	Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1489	G.LTC1697	57	Optional		1460	10/1/2001	15.52%
AARP_Original	1490	G.LTC1697	50	Optional	Unlimited		9/1/2000	15.52%
AARP_Original	1491	G.LTC1697	60	Optional		1460	12/1/2002	15.52%
AARP_Original	1492	G.LTC1697	52	Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1493	G.LTC1697	51	Optional		1460	11/1/1999	15.52%
AARP_Original	1494	G.LTC1697	53	Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1495	G.LTC1697	70	Optional		1460	7/1/2000	15.52%
AARP_Original	1496	G.LTC1697	62	Optional	Unlimited		11/1/2001	15.52%
AARP_Original	1497	G.LTC1697	65	Optional		1460	4/1/2001	15.52%
AARP_Original	1498	G.LTC1697	63	Optional	Unlimited		2/1/2001	15.52%
AARP_Original	1499	G.LTC1697	60	Optional		1460	11/1/1999	15.52%
AARP_Original	1500	G.LTC1697	54	Optional		1460	5/1/2002	15.52%
AARP_Original	1501	G.LTC1697	60	Optional		1460	12/1/2002	15.52%
AARP_Original	1502	G.LTC1697	66	Auto 5% Compound		1460	7/1/2002	15.52%
AARP_Original	1503	G.LTC1697	60	Optional		1460	10/1/1999	15.52%
AARP_Original	1504	G.LTC1697	57	Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1505	G.LTC1697	61	Optional	Unlimited		8/1/2000	15.52%
AARP_Original	1506	G.LTC1697	69	Optional	Unlimited		7/1/2002	15.52%
AARP_Original	1507	G.LTC1697	62	Optional	Unlimited		9/1/2002	15.52%
AARP_Original	1508	G.LTC1697	74	Optional		1460	9/1/1999	15.52%
AARP_Original	1509	G.LTC1697	52	Optional	Unlimited		1/1/2001	15.52%
AARP_Original	1510	G.LTC1697	53	Optional	Unlimited		8/1/2001	15.52%
AARP_Original	1511	G.LTC1697	65	Optional		1460	1/1/1999	15.52%
AARP_Original	1512	G.LTC1697	56	Optional	Unlimited		12/1/2000	15.52%
AARP_Original	1513	G.LTC1697	60	Optional		1460	10/1/2000	15.52%
AARP_Original	1514	G.LTC1697	60	Optional		1460	7/1/2001	15.52%
AARP_Original	1515	G.LTC1697	51	Optional	Unlimited		5/1/2003	15.52%
AARP_Original	1516	G.LTC1697	55	Optional		1460	2/1/2002	15.52%
AARP_Original	1517	G.LTC1697	59	Optional		1460	8/1/2002	15.52%
AARP_Original	1518	G.LTC1697	57	Optional		1460	4/1/2003	15.52%
AARP_Original	1519	G.LTC1697	57	Optional		1460	8/1/2002	15.52%
AARP_Original	1520	G.LTC1697	66	Auto 5% Compound		1460	12/1/2002	15.52%
AARP_Original	1521	G.LTC1697	71	Optional		1460	6/1/2003	15.52%
AARP_Original	1522	G.LTC1697	51	Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1523	G.LTC1697	63	Optional		1460	4/1/1999	15.52%
AARP_Original	1524	G.LTC1697	60	Optional	Unlimited		5/1/2003	15.52%
AARP_Original	1525	G.LTC1697	56	Optional		1460	5/1/2003	15.52%
AARP_Original	1526	G.LTC1697	54	Optional	Unlimited		3/1/1999	15.52%
AARP_Original	1527	G.LTC1697	60	Auto 5% Compound		1460	10/1/2001	15.52%
AARP_Original	1528	G.LTC1697	63	Optional		1460	8/1/2001	15.52%
AARP_Original	1529	G.LTC1697	56	Optional	Unlimited		3/1/1999	15.52%
AARP_Original	1530	G.LTC1697	54	Optional		1460	2/1/2003	15.52%
AARP_Original	1531	G.LTC1697	54	Optional		1460	3/1/2000	15.52%
AARP_Original	1532	G.LTC1697	60	Optional		1460	3/1/2003	15.52%
AARP_Original	1533	G.LTC1697	55	Optional		1460	9/1/1999	15.52%
AARP_Original	1534	G.LTC1697	58	Optional	Unlimited		12/1/1998	15.52%
AARP_Original	1535	G.LTC1697	64	Optional	Unlimited		6/1/2002	15.52%
AARP_Original	1536	G.LTC1697	65	Auto 5% Compound		1460	3/1/2002	15.52%

AARP_Original	1537 G.LTC1697	51 Optional	Unlimited		6/1/2002	15.52%
AARP_Original	1538 G.LTC1697	69 Auto 5% Compound		1460	3/1/2002	15.52%
AARP_Original	1539 G.LTC1697	64 Optional		1460	12/1/2001	15.52%
AARP_Original	1540 G.LTC1697	54 Optional		1460	11/1/2002	15.52%
AARP_Original	1541 G.LTC1697	65 Optional	Unlimited		6/1/2001	15.52%
AARP_Original	1542 G.LTC1697	68 Optional		1460	7/1/2002	15.52%
AARP_Original	1543 G.LTC1697	53 Optional		1460	11/1/2002	15.52%
AARP_Original	1544 G.LTC1697	59 Optional		1460	6/1/2001	15.52%
AARP_Original	1545 G.LTC1697	68 Optional		1460	9/1/2002	15.52%
AARP_Original	1546 G.LTC1697	59 Optional	Unlimited		3/1/1999	15.52%
AARP_Original	1547 G.LTC1697	66 Optional		1460	8/1/2000	15.52%
AARP_Original	1548 G.LTC1697	58 Optional		1460	11/1/2000	15.52%
AARP_Original	1549 G.LTC1697	59 Optional		1460	10/1/1999	15.52%
AARP_Original	1550 G.LTC1697	67 Optional		1460	11/1/1999	15.52%
AARP_Original	1551 G.LTC1697	60 Auto 5% Compound		1460	7/1/2002	15.52%
AARP_Original	1552 G.LTC1697	61 Optional		1460	6/1/2003	15.52%
AARP_Original	1553 G.LTC1697	73 Optional		1460	10/1/2002	15.52%
AARP_Original	1554 G.LTC1697	67 Optional	Unlimited		9/1/2000	15.52%
AARP_Original	1555 G.LTC1697	51 Optional		1460	9/1/2000	15.52%
AARP_Original	1556 G.LTC1697	72 Auto 5% Compound	Unlimited		9/1/2001	15.52%
AARP_Original	1557 G.LTC1697	54 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1558 G.LTC1697	55 Optional		1460	1/1/2003	15.52%
AARP_Original	1559 G.LTC1697	75 Optional		1460	9/1/1999	15.52%
AARP_Original	1560 G.LTC1697	60 Optional	Unlimited		8/1/2002	15.52%
AARP_Original	1561 G.LTC1697	63 Optional		1460	1/1/2003	15.52%
AARP_Original	1562 G.LTC1697	54 Optional		1460	9/1/1999	15.52%
AARP_Original	1563 G.LTC1697	62 Optional		1460	5/1/2003	15.52%
AARP_Original	1564 G.LTC1697	62 Optional		1460	11/1/2000	15.52%
AARP_Original	1565 G.LTC1697	62 Auto 5% Compound		1460	8/1/2001	15.52%
AARP_Original	1566 G.LTC1697	56 Optional	Unlimited		4/1/2003	15.52%
AARP_Original	1567 G.LTC1697	55 Optional		1460	7/1/2001	15.52%
AARP_Original	1568 G.LTC1697	68 Optional	Unlimited		8/1/2000	15.52%
AARP_Original	1569 G.LTC1697	57 Optional	Unlimited		11/1/1999	15.52%
AARP_Original	1570 G.LTC1697	60 Optional		1460	5/1/2003	15.52%
AARP_Original	1571 G.LTC1697	64 Optional	Unlimited		3/1/2000	15.52%
AARP_Original	1572 G.LTC1697	69 Optional		1460	4/1/2001	15.52%
AARP_Original	1573 G.LTC1697	62 Optional		1460	11/1/1999	15.52%
AARP_Original	1574 G.LTC1697	60 Optional	Unlimited		1/1/2001	15.52%
AARP_Original	1575 G.LTC1697	68 Optional		1460	10/1/2000	15.52%
AARP_Original	1576 G.LTC1697	68 Optional		1460	10/1/2001	15.52%
AARP_Original	1577 G.LTC1697	58 Optional		1460	9/1/1999	15.52%
AARP_Original	1578 G.LTC1697	61 Optional		1460	8/1/2002	15.52%
AARP_Original	1579 G.LTC1697	52 Optional		1460	10/1/2001	15.52%
AARP_Original	1580 G.LTC1697	73 Optional	Unlimited		9/1/2002	15.52%
AARP_Original	1581 G.LTC1697	54 Auto 5% Compound		1460	11/1/2002	15.52%
AARP_Original	1582 G.LTC1697	69 Optional		1460	6/1/2001	15.52%
AARP_Original	1583 G.LTC1697	64 Optional		1460	2/1/1999	15.52%
AARP_Original	1584 G.LTC1697	63 Optional		1460	4/1/1999	15.52%
AARP_Original	1585 G.LTC1697	59 Optional	Unlimited		10/1/2002	15.52%
AARP_Original	1586 G.LTC1697	57 Optional		1460	9/1/2002	15.52%
AARP_Original	1587 G.LTC1697	67 Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1588 G.LTC1697	61 Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1589 G.LTC1697	59 Optional	Unlimited		11/1/1999	15.52%
AARP_Original	1590 G.LTC1697	58 Optional	Unlimited		11/1/2001	15.52%
AARP_Original	1591 G.LTC1697	60 Optional	Unlimited		2/1/2000	15.52%
AARP_Original	1592 G.LTC1697	52 Optional	Unlimited		2/1/2000	15.52%
AARP_Original	1593 G.LTC1697	62 Optional		1460	12/1/2002	15.52%
AARP_Original	1594 G.LTC1697	53 Optional	Unlimited		2/1/2000	15.52%
AARP_Original	1595 G.LTC1697	62 Optional		1460	1/1/2003	15.52%
AARP_Original	1596 G.LTC1697	55 Optional	Unlimited		5/1/2001	15.52%
AARP_Original	1597 G.LTC1697	61 Optional	Unlimited		12/1/2001	15.52%
AARP_Original	1598 G.LTC1697	68 Optional	Unlimited		11/1/2001	15.52%
AARP_Original	1599 G.LTC1697	68 Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1600 G.LTC1697	53 Optional		1460	9/1/1999	15.52%
AARP_Original	1601 G.LTC1697	63 Optional		1460	3/1/2000	15.52%
AARP_Original	1602 G.LTC1697	64 Optional	Unlimited		2/1/2001	15.52%
AARP_Original	1603 G.LTC1697	58 Optional		1460	8/1/2000	15.52%
AARP_Original	1604 G.LTC1697	65 Optional	Unlimited		8/1/2002	15.52%
AARP_Original	1605 G.LTC1697	68 Optional		1460	7/1/2001	15.52%
AARP_Original	1606 G.LTC1697	61 Optional	Unlimited		5/1/1999	15.52%
AARP_Original	1607 G.LTC1697	70 Optional	Unlimited		11/1/2001	15.52%
AARP_Original	1608 G.LTC1697	63 Optional	Unlimited		6/1/2001	15.52%
AARP_Original	1609 G.LTC1697	65 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1610 G.LTC1697	65 Optional		1460	9/1/2002	15.52%
AARP_Original	1611 G.LTC1697	63 Optional		1460	5/1/2002	15.52%
AARP_Original	1612 G.LTC1697	66 Optional		1460	7/1/2001	15.52%
AARP_Original	1613 G.LTC1697	57 Optional	Unlimited		5/1/1999	15.52%

AARP_Original	1614 G.LTC1697	50 Optional		1460	1/1/2003	15.52%
AARP_Original	1615 G.LTC1697	52 Optional		1460	1/1/2003	15.52%
AARP_Original	1616 G.LTC1697	63 Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1617 G.LTC1697	53 Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1618 G.LTC1697	57 Optional	Unlimited		12/1/1999	15.52%
AARP_Original	1619 G.LTC1697	57 Optional		1460	5/1/2003	15.52%
AARP_Original	1620 G.LTC1697	69 Optional	Unlimited		2/1/2002	15.52%
AARP_Original	1621 G.LTC1697	56 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1622 G.LTC1697	74 Optional		1460	12/1/2000	15.52%
AARP_Original	1623 G.LTC1697	66 Auto 5% Compound	Unlimited		12/1/2002	15.52%
AARP_Original	1624 G.LTC1697	69 Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1625 G.LTC1697	61 Optional		1460	10/1/2001	15.52%
AARP_Original	1626 G.LTC1697	52 Optional	Unlimited		4/1/2002	15.52%
AARP_Original	1627 G.LTC1697	60 Optional		1460	12/1/1999	15.52%
AARP_Original	1628 G.LTC1697	66 Optional	Unlimited		3/1/2001	15.52%
AARP_Original	1629 G.LTC1697	57 Optional		1460	6/1/2002	15.52%
AARP_Original	1630 G.LTC1697	63 Optional		1460	4/1/1999	15.52%
AARP_Original	1631 G.LTC1697	65 Optional		1460	8/1/2000	15.52%
AARP_Original	1632 G.LTC1697	65 Optional	Unlimited		4/1/2003	15.52%
AARP_Original	1633 G.LTC1697	52 Auto 5% Compound	Unlimited		9/1/1999	15.52%
AARP_Original	1634 G.LTC1697	64 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1635 G.LTC1697	66 Optional	Unlimited		2/1/2003	15.52%
AARP_Original	1636 G.LTC1697	68 Auto 5% Compound		1460	2/1/2000	15.52%
AARP_Original	1637 G.LTC1697	57 Auto 5% Compound		1460	2/1/2000	15.52%
AARP_Original	1638 G.LTC1697	59 Optional		1460	1/1/2000	15.52%
AARP_Original	1639 G.LTC1697	49 Optional	Unlimited		5/1/2003	15.52%
AARP_Original	1640 G.LTC1697	63 Optional		1460	4/1/1999	15.52%
AARP_Original	1641 G.LTC1697	66 Optional		1460	8/1/2002	15.52%
AARP_Original	1642 G.LTC1697	64 Optional		1460	10/1/2001	15.52%
AARP_Original	1643 G.LTC1697	58 Optional		1460	12/1/2002	15.52%
AARP_Original	1644 G.LTC1697	52 Optional	Unlimited		11/1/1999	15.52%
AARP_Original	1645 G.LTC1697	64 Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1646 G.LTC1697	63 Optional		1460	2/1/1999	15.52%
AARP_Original	1647 G.LTC1697	63 Optional		1460	9/1/2002	15.52%
AARP_Original	1648 G.LTC1697	54 Auto 5% Compound	Unlimited		8/1/2001	15.52%
AARP_Original	1649 G.LTC1697	68 Optional	Unlimited		10/1/1999	15.52%
AARP_Original	1650 G.LTC1697	50 Optional	Unlimited		9/1/2000	15.52%
AARP_Original	1651 G.LTC1697	59 Optional	Unlimited		7/1/2002	15.52%
AARP_Original	1652 G.LTC1697	61 Auto 5% Compound		1460	10/1/2002	15.52%
AARP_Original	1653 G.LTC1697	60 Optional	Unlimited		2/1/1999	15.52%
AARP_Original	1654 G.LTC1697	52 Optional		1460	4/1/1999	15.52%
AARP_Original	1655 G.LTC1697	59 Optional		1460	11/1/2000	15.52%
AARP_Original	1656 G.LTC1697	52 Optional	Unlimited		10/1/2002	15.52%
AARP_Original	1657 G.LTC1697	60 Optional		1460	5/1/2003	15.52%
AARP_Original	1658 G.LTC1697	59 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1659 G.LTC1697	65 Optional	Unlimited		7/1/2002	15.52%
AARP_Original	1660 G.LTC1697	61 Optional		1460	8/1/2001	15.52%
AARP_Original	1661 G.LTC1697	63 Optional	Unlimited		3/1/1999	15.52%
AARP_Original	1662 G.LTC1697	63 Optional		1460	12/1/1999	15.52%
AARP_Original	1663 G.LTC1697	59 Optional		1460	12/1/2000	15.52%
AARP_Original	1664 G.LTC1697	55 Optional		1460	8/1/2002	15.52%
AARP_Original	1665 G.LTC1697	71 Optional		1460	4/1/1999	15.52%
AARP_Original	1666 G.LTC1697	66 Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1667 G.LTC1697	62 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1668 G.LTC1697	55 Optional		1460	2/1/1999	15.52%
AARP_Original	1669 G.LTC1697	64 Optional		1460	5/1/2003	15.52%
AARP_Original	1670 G.LTC1697	61 Auto 5% Compound		1460	9/1/2000	15.52%
AARP_Original	1671 G.LTC1697	62 Auto 5% Compound	Unlimited		10/1/1999	15.52%
AARP_Original	1672 G.LTC1697	60 Optional	Unlimited		8/1/2000	15.52%
AARP_Original	1673 G.LTC1697	50 Optional		1460	4/1/2000	15.52%
AARP_Original	1674 G.LTC1697	65 Optional	Unlimited		6/1/2002	15.52%
AARP_Original	1675 G.LTC1697	55 Auto 5% Compound		1460	1/1/2003	15.52%
AARP_Original	1676 G.LTC1697	66 Auto 5% Compound	Unlimited		7/1/2001	15.52%
AARP_Original	1677 G.LTC1697	67 Optional		1460	3/1/2000	15.52%
AARP_Original	1678 G.LTC1697	68 Optional	Unlimited		4/1/2003	15.52%
AARP_Original	1679 G.LTC1697	55 Optional		1460	3/1/2003	15.52%
AARP_Original	1680 G.LTC1697	69 Optional		1460	6/1/2002	15.52%
AARP_Original	1681 G.LTC1697	66 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1682 G.LTC1697	66 Optional		1460	8/1/2000	15.52%
AARP_Original	1683 G.LTC1697	61 Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1684 G.LTC1697	57 Optional	Unlimited		2/1/2001	15.52%
AARP_Original	1685 G.LTC1697	63 Optional	Unlimited		2/1/1999	15.52%
AARP_Original	1686 G.LTC1697	67 Optional		1460	10/1/1998	15.52%
AARP_Original	1687 G.LTC1697	59 Optional	Unlimited		4/1/2001	15.52%
AARP_Original	1688 G.LTC1697	62 Optional		1460	2/1/2000	15.52%
AARP_Original	1689 G.LTC1697	61 Optional		1460	1/1/2003	15.52%
AARP_Original	1690 G.LTC1697	57 Optional		1460	10/1/2000	15.52%

AARP_Original	1691 G.LTC1697	60 Optional		1460	8/1/2001	15.52%
AARP_Original	1692 G.LTC1697	60 Optional		1460	12/1/2000	15.52%
AARP_Original	1693 G.LTC1697	61 Optional	Unlimited		12/1/2001	15.52%
AARP_Original	1694 G.LTC1697	52 Optional	Unlimited		4/1/2003	15.52%
AARP_Original	1695 G.LTC1697	72 Optional		1460	8/1/2001	15.52%
AARP_Original	1696 G.LTC1697	65 Optional	Unlimited		2/1/2001	15.52%
AARP_Original	1697 G.LTC1697	66 Optional		1460	1/1/2000	15.52%
AARP_Original	1698 G.LTC1697	62 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1699 G.LTC1697	58 Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1700 G.LTC1697	65 Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1701 G.LTC1697	52 Optional	Unlimited		6/1/2001	15.52%
AARP_Original	1702 G.LTC1697	63 Optional		1460	10/1/2002	15.52%
AARP_Original	1703 G.LTC1697	59 Optional		1460	10/1/2002	15.52%
AARP_Original	1704 G.LTC1697	57 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1705 G.LTC1697	59 Optional		1460	3/1/2003	15.52%
AARP_Original	1706 G.LTC1697	68 Optional		1460	9/1/2002	15.52%
AARP_Original	1707 G.LTC1697	65 Auto 5% Compound		1460	9/1/1999	15.52%
AARP_Original	1708 G.LTC1697	54 Optional	Unlimited		10/1/1999	15.52%
AARP_Original	1709 G.LTC1697	51 Optional		1460	4/1/2003	15.52%
AARP_Original	1710 G.LTC1697	58 Optional		1460	3/1/2000	15.52%
AARP_Original	1711 G.LTC1697	60 Auto 5% Compound		1460	9/1/2000	15.52%
AARP_Original	1712 G.LTC1697	57 Optional		1460	3/1/2001	15.52%
AARP_Original	1713 G.LTC1697	50 Optional	Unlimited		9/1/2002	15.52%
AARP_Original	1714 G.LTC1697	56 Optional		1460	1/1/2003	15.52%
AARP_Original	1715 G.LTC1697	58 Optional		1460	8/1/2000	15.52%
AARP_Original	1716 G.LTC1697	48 Auto 5% Compound	Unlimited		6/1/2002	15.52%
AARP_Original	1717 G.LTC1697	57 Optional	Unlimited		3/1/2000	15.52%
AARP_Original	1718 G.LTC1697	59 Optional		1460	3/1/2003	15.52%
AARP_Original	1719 G.LTC1697	60 Optional		1460	12/1/2000	15.52%
AARP_Original	1720 G.LTC1697	56 Optional		1460	1/1/2001	15.52%
AARP_Original	1721 G.LTC1697	53 Optional	Unlimited		9/1/2000	15.52%
AARP_Original	1722 G.LTC1697	61 Optional		1460	9/1/2001	15.52%
AARP_Original	1723 G.LTC1697	61 Optional		1460	10/1/2002	15.52%
AARP_Original	1724 G.LTC1697	65 Optional		1460	11/1/2001	15.52%
AARP_Original	1725 G.LTC1697	55 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1726 G.LTC1697	51 Optional		1460	12/1/2001	15.52%
AARP_Original	1727 G.LTC1697	62 Optional		1460	5/1/2003	15.52%
AARP_Original	1728 G.LTC1697	65 Optional		1460	10/1/1999	15.52%
AARP_Original	1729 G.LTC1697	58 Optional		1460	9/1/1999	15.52%
AARP_Original	1730 G.LTC1697	65 Optional	Unlimited		5/1/1999	15.52%
AARP_Original	1731 G.LTC1697	63 Optional		1460	2/1/2002	15.52%
AARP_Original	1732 G.LTC1697	64 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1733 G.LTC1697	51 Optional	Unlimited		5/1/2003	15.52%
AARP_Original	1734 G.LTC1697	56 Optional		1460	10/1/2000	15.52%
AARP_Original	1735 G.LTC1697	59 Optional		1460	6/1/2002	15.52%
AARP_Original	1736 G.LTC1697	53 Auto 5% Compound	Unlimited		5/1/2001	15.52%
AARP_Original	1737 G.LTC1697	66 Optional	Unlimited		11/1/2001	15.52%
AARP_Original	1738 G.LTC1697	53 Optional		1460	9/1/1999	15.52%
AARP_Original	1739 G.LTC1697	59 Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1740 G.LTC1697	51 Optional		1460	9/1/1999	15.52%
AARP_Original	1741 G.LTC1697	59 Auto 5% Compound		1460	10/1/2001	15.52%
AARP_Original	1742 G.LTC1697	52 Optional	Unlimited		5/1/2002	15.52%
AARP_Original	1743 G.LTC1697	54 Optional	Unlimited		1/1/2001	15.52%
AARP_Original	1744 G.LTC1697	62 Optional	Unlimited		12/1/2001	15.52%
AARP_Original	1745 G.LTC1697	58 Optional		1460	2/1/2003	15.52%
AARP_Original	1746 G.LTC1697	52 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1747 G.LTC1697	65 Auto 5% Compound	Unlimited		9/1/1999	15.52%
AARP_Original	1748 G.LTC1697	56 Optional	Unlimited		8/1/2001	15.52%
AARP_Original	1749 G.LTC1697	60 Optional		1460	2/1/2002	15.52%
AARP_Original	1750 G.LTC1697	61 Optional		1460	1/1/2003	15.52%
AARP_Original	1751 G.LTC1697	56 Optional		1460	11/1/2000	15.52%
AARP_Original	1752 G.LTC1697	56 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1753 G.LTC1697	60 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1754 G.LTC1697	55 Optional		1460	9/1/2002	15.52%
AARP_Original	1755 G.LTC1697	54 Optional		1460	3/1/2002	15.52%
AARP_Original	1756 G.LTC1697	52 Optional	Unlimited		8/1/2000	15.52%
AARP_Original	1757 G.LTC1697	60 Optional	Unlimited		12/1/1998	15.52%
AARP_Original	1758 G.LTC1697	58 Optional		1460	10/1/2000	15.52%
AARP_Original	1759 G.LTC1697	52 Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1760 G.LTC1697	64 Optional	Unlimited		2/1/2002	15.52%
AARP_Original	1761 G.LTC1697	57 Optional		1460	10/1/1999	15.52%
AARP_Original	1762 G.LTC1697	55 Optional		1460	9/1/1999	15.52%
AARP_Original	1763 G.LTC1697	54 Optional	Unlimited		9/1/2000	15.52%
AARP_Original	1764 G.LTC1697	58 Optional		1460	4/1/2000	15.52%
AARP_Original	1765 G.LTC1697	61 Optional	Unlimited		7/1/2001	15.52%
AARP_Original	1766 G.LTC1697	64 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1767 G.LTC1697	56 Optional		1460	6/1/2002	15.52%

AARP_Original	1768 G.LTC1697	64 Optional		1460	1/1/2003	15.52%
AARP_Original	1769 G.LTC1697	52 Optional	Unlimited		12/1/1998	15.52%
AARP_Original	1770 G.LTC1697	50 Auto 5% Compound	Unlimited		3/1/2000	15.52%
AARP_Original	1771 G.LTC1697	56 Optional	Unlimited		5/1/2003	15.52%
AARP_Original	1772 G.LTC1697	60 Optional	Unlimited		5/1/2001	15.52%
AARP_Original	1773 G.LTC1697	55 Optional	Unlimited		1/1/2001	15.52%
AARP_Original	1774 G.LTC1697	58 Optional		1460	12/1/1999	15.52%
AARP_Original	1775 G.LTC1697	76 Optional		1460	8/1/2000	15.52%
AARP_Original	1776 G.LTC1697	56 Optional		1460	12/1/2002	15.52%
AARP_Original	1777 G.LTC1697	62 Optional		1460	2/1/2003	15.52%
AARP_Original	1778 G.LTC1697	66 Optional	Unlimited		6/1/2002	15.52%
AARP_Original	1779 G.LTC1697	62 Optional		1460	10/1/1999	15.52%
AARP_Original	1780 G.LTC1697	55 Optional		1460	3/1/2003	15.52%
AARP_Original	1781 G.LTC1697	55 Optional	Unlimited		8/1/2000	15.52%
AARP_Original	1782 G.LTC1697	52 Optional	Unlimited		11/1/1999	15.52%
AARP_Original	1783 G.LTC1697	59 Optional		1460	3/1/2001	15.52%
AARP_Original	1784 G.LTC1697	65 Optional	Unlimited		2/1/2000	15.52%
AARP_Original	1785 G.LTC1697	72 Auto 5% Compound	Unlimited		11/1/2001	15.52%
AARP_Original	1786 G.LTC1697	63 Auto 5% Compound		1460	11/1/2000	15.52%
AARP_Original	1787 G.LTC1697	65 Optional	Unlimited		3/1/1999	15.52%
AARP_Original	1788 G.LTC1697	72 Optional	Unlimited		4/1/2003	15.52%
AARP_Original	1789 G.LTC1697	51 Optional		1460	1/1/2003	15.52%
AARP_Original	1790 G.LTC1697	50 Optional		1460	2/1/2000	15.52%
AARP_Original	1791 G.LTC1697	67 Optional		1460	2/1/2003	15.52%
AARP_Original	1792 G.LTC1697	58 Optional		1460	10/1/2002	15.52%
AARP_Original	1793 G.LTC1697	69 Optional	Unlimited		3/1/1999	15.52%
AARP_Original	1794 G.LTC1697	65 Optional	Unlimited		11/1/1999	15.52%
AARP_Original	1795 G.LTC1697	66 Optional		1460	11/1/2000	15.52%
AARP_Original	1796 G.LTC1697	59 Optional		1460	6/1/2001	15.52%
AARP_Original	1797 G.LTC1697	64 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1798 G.LTC1697	62 Optional		1460	11/1/1998	15.52%
AARP_Original	1799 G.LTC1697	70 Auto 5% Compound		1460	1/1/2003	15.52%
AARP_Original	1800 G.LTC1697	64 Auto 5% Compound		1460	3/1/2003	15.52%
AARP_Original	1801 G.LTC1697	62 Optional	Unlimited		11/1/1998	15.52%
AARP_Original	1802 G.LTC1697	64 Optional	Unlimited		2/1/2002	15.52%
AARP_Original	1803 G.LTC1697	58 Optional	Unlimited		1/1/2002	15.52%
AARP_Original	1804 G.LTC1697	65 Optional		1460	10/1/1999	15.52%
AARP_Original	1805 G.LTC1697	57 Auto 5% Compound		1460	6/1/2003	15.52%
AARP_Original	1806 G.LTC1697	58 Optional	Unlimited		5/1/2002	15.52%
AARP_Original	1807 G.LTC1697	59 Optional		1460	11/1/1998	15.52%
AARP_Original	1808 G.LTC1697	65 Optional		1460	10/1/2000	15.52%
AARP_Original	1809 G.LTC1697	67 Optional		1460	3/1/1999	15.52%
AARP_Original	1810 G.LTC1697	63 Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1811 G.LTC1697	55 Optional		1460	5/1/1999	15.52%
AARP_Original	1812 G.LTC1697	54 Optional	Unlimited		2/1/2003	15.52%
AARP_Original	1813 G.LTC1697	66 Optional		1460	9/1/2000	15.52%
AARP_Original	1814 G.LTC1697	66 Optional		1460	12/1/1998	15.52%
AARP_Original	1815 G.LTC1697	68 Optional	Unlimited		12/1/1998	15.52%
AARP_Original	1816 G.LTC1697	53 Optional		1460	6/1/2003	15.52%
AARP_Original	1817 G.LTC1697	51 Optional		1460	9/1/2002	15.52%
AARP_Original	1818 G.LTC1697	57 Optional	Unlimited		4/1/2003	15.52%
AARP_Original	1819 G.LTC1697	54 Optional	Unlimited		10/1/2001	15.52%
AARP_Original	1820 G.LTC1697	66 Optional	Unlimited		9/1/2002	15.52%
AARP_Original	1821 G.LTC1697	57 Auto 5% Compound		1460	2/1/2000	15.52%
AARP_Original	1822 G.LTC1697	67 Optional		1460	11/1/2002	15.52%
AARP_Original	1823 G.LTC1697	55 Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1824 G.LTC1697	67 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1825 G.LTC1697	66 Optional		1460	1/1/2003	15.52%
AARP_Original	1826 G.LTC1697	58 Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1827 G.LTC1697	75 Optional		1460	8/1/2000	15.52%
AARP_Original	1828 G.LTC1697	60 Auto 5% Compound	Unlimited		10/1/2001	15.52%
AARP_Original	1829 G.LTC1697	50 Optional	Unlimited		7/1/2001	15.52%
AARP_Original	1830 G.LTC1697	58 Optional		1460	10/1/2002	15.52%
AARP_Original	1831 G.LTC1697	63 Optional	Unlimited		8/1/2002	15.52%
AARP_Original	1832 G.LTC1697	51 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1833 G.LTC1697	55 Optional	Unlimited		4/1/1999	15.52%
AARP_Original	1834 G.LTC1697	63 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1835 G.LTC1697	55 Optional		1460	12/1/2002	15.52%
AARP_Original	1836 G.LTC1697	67 Optional		1460	12/1/2000	15.52%
AARP_Original	1837 G.LTC1697	61 Optional		1460	8/1/2001	15.52%
AARP_Original	1838 G.LTC1697	62 Optional		1460	10/1/2000	15.52%
AARP_Original	1839 G.LTC1697	56 Optional		1460	7/1/2001	15.52%
AARP_Original	1840 G.LTC1697	53 Optional		1460	8/1/2001	15.52%
AARP_Original	1841 G.LTC1697	59 Optional		1460	3/1/1999	15.52%
AARP_Original	1842 G.LTC1697	61 Optional	Unlimited		2/1/1999	15.52%
AARP_Original	1843 G.LTC1697	64 Auto 5% Compound		1460	8/1/2001	15.52%
AARP_Original	1844 G.LTC1697	58 Optional		1460	12/1/2002	15.52%

AARP_Original	1845 G.LTC1697	59 Auto 5% Compound	1460	9/1/2000	15.52%
AARP_Original	1846 G.LTC1697	53 Optional	1460	9/1/2000	15.52%
AARP_Original	1847 G.LTC1697	60 Optional	Unlimited	5/1/2002	15.52%
AARP_Original	1848 G.LTC1697	59 Optional	Unlimited	7/1/2001	15.52%
AARP_Original	1849 G.LTC1697	59 Optional	Unlimited	3/1/2000	15.52%
AARP_Original	1850 G.LTC1697	64 Optional	Unlimited	5/1/1999	15.52%
AARP_Original	1851 G.LTC1697	51 Optional	Unlimited	3/1/2003	15.52%
AARP_Original	1852 G.LTC1697	68 Optional	1460	1/1/2003	15.52%
AARP_Original	1853 G.LTC1697	58 Optional	Unlimited	5/1/2001	15.52%
AARP_Original	1854 G.LTC1697	59 Auto 5% Compound	Unlimited	2/1/2000	15.52%
AARP_Original	1855 G.LTC1697	53 Optional	Unlimited	12/1/2000	15.52%
AARP_Original	1856 G.LTC1697	58 Optional	1460	4/1/2003	15.52%
AARP_Original	1857 G.LTC1697	54 Optional	Unlimited	4/1/2003	15.52%
AARP_Original	1858 G.LTC1697	56 Optional	1460	11/1/1999	15.52%
AARP_Original	1859 G.LTC1697	67 Optional	1460	1/1/2003	15.52%
AARP_Original	1860 G.LTC1697	53 Optional	1460	2/1/2000	15.52%
AARP_Original	1861 G.LTC1697	61 Optional	1460	8/1/2000	15.52%
AARP_Original	1862 G.LTC1697	58 Optional	1460	1/1/2003	15.52%
AARP_Original	1863 G.LTC1697	56 Optional	1460	10/1/2001	15.52%
AARP_Original	1864 G.LTC1697	50 Optional	Unlimited	12/1/2002	15.52%
AARP_Original	1865 G.LTC1697	59 Optional	Unlimited	3/1/2000	15.52%
AARP_Original	1866 G.LTC1697	68 Optional	Unlimited	5/1/1999	15.52%
AARP_Original	1867 G.LTC1697	64 Optional	1460	10/1/2002	15.52%
AARP_Original	1868 G.LTC1697	63 Optional	1460	8/1/2000	15.52%
AARP_Original	1869 G.LTC1697	70 Optional	1460	8/1/2001	15.52%
AARP_Original	1870 G.LTC1697	55 Optional	Unlimited	12/1/2002	15.52%
AARP_Original	1871 G.LTC1697	63 Optional	Unlimited	5/1/1999	15.52%
AARP_Original	1872 G.LTC1697	69 Optional	1460	12/1/1999	15.52%
AARP_Original	1873 G.LTC1697	54 Auto 5% Compound	1460	3/1/2002	15.52%
AARP_Original	1874 G.LTC1697	54 Optional	Unlimited	10/1/2001	15.52%
AARP_Original	1875 G.LTC1697	71 Optional	1460	11/1/2000	15.52%
AARP_Original	1876 G.LTC1697	54 Optional	1460	11/1/2002	15.52%
AARP_Original	1877 G.LTC1697	64 Optional	1460	6/1/2002	15.52%
AARP_Original	1878 G.LTC1697	70 Auto 5% Compound	Unlimited	11/1/1999	15.52%
AARP_Original	1879 G.LTC1697	67 Optional	1460	2/1/2000	15.52%
AARP_Original	1880 G.LTC1697	68 Optional	Unlimited	10/1/2000	15.52%
AARP_Original	1881 G.LTC1697	52 Optional	1460	5/1/2003	15.52%
AARP_Original	1882 G.LTC1697	67 Optional	Unlimited	5/1/1999	15.52%
AARP_Original	1883 G.LTC1697	55 Optional	1460	1/1/2003	15.52%
AARP_Original	1884 G.LTC1697	64 Optional	Unlimited	2/1/2003	15.52%
AARP_Original	1885 G.LTC1697	52 Optional	1460	11/1/2002	15.52%
AARP_Original	1886 G.LTC1697	75 Optional	1460	3/1/2006	15.52%
AARP_Original	1887 G.LTC1697	51 Optional	Unlimited	4/1/2000	15.52%
AARP_Original	1888 G.LTC1697	75 Optional	1460	8/1/2001	15.52%
AARP_Original	1889 G.LTC1697	55 Optional	1460	9/1/1999	15.52%
AARP_Original	1890 G.LTC1697	51 Optional	Unlimited	11/1/2000	15.52%
AARP_Original	1891 G.LTC1697	63 Optional	1460	11/1/2001	15.52%
AARP_Original	1892 G.LTC1697	57 Optional	Unlimited	12/1/2001	15.52%
AARP_Original	1893 G.LTC1697	55 Optional	Unlimited	5/1/2001	15.52%
AARP_Original	1894 G.LTC1697	64 Optional	1460	11/1/2000	15.52%
AARP_Original	1895 G.LTC1697	53 Optional	1460	9/1/2000	15.52%
AARP_Original	1896 G.LTC1697	73 Optional	1460	8/1/2002	15.52%
AARP_Original	1897 G.LTC1697	60 Optional	1460	3/1/2000	15.52%
AARP_Original	1898 G.LTC1697	63 Optional	Unlimited	10/1/2001	15.52%
AARP_Original	1899 G.LTC1697	61 Optional	1460	7/1/2001	15.52%
AARP_Original	1900 G.LTC1697	73 Optional	Unlimited	3/1/2003	15.52%
AARP_Original	1901 G.LTC1697	65 Optional	1460	2/1/2003	15.52%
AARP_Original	1902 G.LTC1697	74 Optional	1460	9/1/2000	15.52%
AARP_Original	1903 G.LTC1697	56 Optional	Unlimited	9/1/2000	15.52%
AARP_Original	1904 G.LTC1697	63 Optional	1460	6/1/2002	15.52%
AARP_Original	1905 G.LTC1697	63 Optional	1460	7/1/2002	15.52%
AARP_Original	1906 G.LTC1697	51 Optional	1460	11/1/2002	15.52%
AARP_Original	1907 G.LTC1697	65 Optional	1460	1/1/2003	15.52%
AARP_Original	1908 G.LTC1697	57 Optional	Unlimited	9/1/2001	15.52%
AARP_Original	1909 G.LTC1697	52 Optional	1460	12/1/2000	15.52%
AARP_Original	1910 G.LTC1697	62 Optional	1460	1/1/2002	15.52%
AARP_Original	1911 G.LTC1697	67 Optional	1460	8/1/2002	15.52%
AARP_Original	1912 G.LTC1697	52 Auto 5% Compound	1460	9/1/2002	15.52%
AARP_Original	1913 G.LTC1697	60 Optional	Unlimited	2/1/2003	15.52%
AARP_Original	1914 G.LTC1697	60 Optional	1460	8/1/2001	15.52%
AARP_Original	1915 G.LTC1697	56 Optional	Unlimited	5/1/2001	15.52%
AARP_Original	1916 G.LTC1697	64 Optional	1460	11/1/2000	15.52%
AARP_Original	1917 G.LTC1697	65 Auto 5% Compound	Unlimited	11/1/2001	15.52%
AARP_Original	1918 G.LTC1697	57 Optional	1460	10/1/2001	15.52%
AARP_Original	1919 G.LTC1697	62 Optional	1460	12/31/2002	15.52%
AARP_Original	1920 G.LTC1697	62 Optional	1460	12/1/2002	15.52%
AARP_Original	1921 G.LTC1697	64 Optional	1460	5/1/2002	15.52%

AARP_Original	1922 G.LTC1697	65 Auto 5% Compound		1460	4/1/2001	15.52%
AARP_Original	1923 G.LTC1697	55 Optional	Unlimited		10/1/2002	15.52%
AARP_Original	1924 G.LTC1697	58 Optional		1460	12/1/1998	15.52%
AARP_Original	1925 G.LTC1697	60 Optional		1460	5/1/2003	15.52%
AARP_Original	1926 G.LTC1697	55 Optional		1460	1/1/2003	15.52%
AARP_Original	1927 G.LTC1697	64 Auto 5% Compound		1460	2/1/2003	15.52%
AARP_Original	1928 G.LTC1697	58 Optional	Unlimited		5/1/2000	15.52%
AARP_Original	1929 G.LTC1697	58 Optional	Unlimited		2/1/2003	15.52%
AARP_Original	1930 G.LTC1697	58 Auto 5% Compound		1460	12/1/2001	15.52%
AARP_Original	1931 G.LTC1697	61 Optional		1460	2/1/1999	15.52%
AARP_Original	1932 G.LTC1697	64 Optional		1460	7/1/2001	15.52%
AARP_Original	1933 G.LTC1697	56 Auto 5% Compound	Unlimited		3/1/2003	15.52%
AARP_Original	1934 G.LTC1697	60 Optional	Unlimited		5/1/2003	15.52%
AARP_Original	1935 G.LTC1697	61 Optional		1460	2/1/2000	15.52%
AARP_Original	1936 G.LTC1697	65 Optional		1460	11/1/1998	15.52%
AARP_Original	1937 G.LTC1697	58 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1938 G.LTC1697	64 Optional		1460	11/1/2002	15.52%
AARP_Original	1939 G.LTC1697	56 Optional		1460	7/1/2001	15.52%
AARP_Original	1940 G.LTC1697	56 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1941 G.LTC1697	53 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1942 G.LTC1697	62 Optional		1460	7/1/2002	15.52%
AARP_Original	1943 G.LTC1697	57 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1944 G.LTC1697	48 Optional	Unlimited		12/1/2002	15.52%
AARP_Original	1945 G.LTC1697	58 Optional		1460	7/1/2001	15.52%
AARP_Original	1946 G.LTC1697	71 Auto 5% Compound		1460	9/1/2001	15.52%
AARP_Original	1947 G.LTC1697	61 Optional		1460	10/1/1999	15.52%
AARP_Original	1948 G.LTC1697	70 Optional		1460	10/1/2000	15.52%
AARP_Original	1949 G.LTC1697	58 Auto 5% Compound		1460	8/1/2002	15.52%
AARP_Original	1950 G.LTC1697	64 Optional	Unlimited		9/1/2000	15.52%
AARP_Original	1951 G.LTC1697	64 Optional	Unlimited		2/1/2002	15.52%
AARP_Original	1952 G.LTC1697	66 Optional		1460	12/1/1999	15.52%
AARP_Original	1953 G.LTC1697	60 Optional	Unlimited		10/1/2002	15.52%
AARP_Original	1954 G.LTC1697	58 Optional		1460	10/1/2000	15.52%
AARP_Original	1955 G.LTC1697	53 Optional		1460	5/1/2002	15.52%
AARP_Original	1956 G.LTC1697	52 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1957 G.LTC1697	52 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	1958 G.LTC1697	63 Optional		1460	11/1/1999	15.52%
AARP_Original	1959 G.LTC1697	67 Optional		1460	4/1/2000	15.52%
AARP_Original	1960 G.LTC1697	68 Optional		1460	10/1/2001	15.52%
AARP_Original	1961 G.LTC1697	60 Optional		1460	12/1/1998	15.52%
AARP_Original	1962 G.LTC1697	64 Auto 5% Compound		1460	3/1/1999	15.52%
AARP_Original	1963 G.LTC1697	61 Optional		1460	1/1/2001	15.52%
AARP_Original	1964 G.LTC1697	56 Optional		1460	12/1/2000	15.52%
AARP_Original	1965 G.LTC1697	64 Optional		1460	5/1/1999	15.52%
AARP_Original	1966 G.LTC1697	65 Auto 5% Compound	Unlimited		12/1/2002	15.52%
AARP_Original	1967 G.LTC1697	64 Optional		1460	3/1/2003	15.52%
AARP_Original	1968 G.LTC1697	64 Optional	Unlimited		9/1/2001	15.52%
AARP_Original	1969 G.LTC1697	59 Optional	Unlimited		8/1/2001	15.52%
AARP_Original	1970 G.LTC1697	71 Optional	Unlimited		7/1/2002	15.52%
AARP_Original	1971 G.LTC1697	57 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1972 G.LTC1697	55 Auto 5% Compound		1460	6/1/2003	15.52%
AARP_Original	1973 G.LTC1697	56 Optional		1460	1/1/2003	15.52%
AARP_Original	1974 G.LTC1697	61 Optional	Unlimited		11/1/2000	15.52%
AARP_Original	1975 G.LTC1697	60 Optional		1460	1/1/2003	15.52%
AARP_Original	1976 G.LTC1697	63 Optional		1460	12/1/1999	15.52%
AARP_Original	1977 G.LTC1697	56 Optional	Unlimited		2/1/2003	15.52%
AARP_Original	1978 G.LTC1697	53 Optional		1460	11/1/2002	15.52%
AARP_Original	1979 G.LTC1697	71 Optional		1460	1/1/2001	15.52%
AARP_Original	1980 G.LTC1697	52 Auto 5% Compound	Unlimited		8/1/2000	15.52%
AARP_Original	1981 G.LTC1697	68 Optional	Unlimited		5/1/2001	15.52%
AARP_Original	1982 G.LTC1697	56 Optional		1460	9/1/2002	15.52%
AARP_Original	1983 G.LTC1697	53 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	1984 G.LTC1697	50 Optional	Unlimited		3/1/2003	15.52%
AARP_Original	1985 G.LTC1697	64 Optional		1460	6/1/2002	15.52%
AARP_Original	1986 G.LTC1697	60 Optional		1460	2/1/1999	15.52%
AARP_Original	1987 G.LTC1697	60 Optional		1460	12/1/1999	15.52%
AARP_Original	1988 G.LTC1697	55 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	1989 G.LTC1697	54 Optional		1460	8/1/2002	15.52%
AARP_Original	1990 G.LTC1697	63 Optional		1460	6/1/2001	15.52%
AARP_Original	1991 G.LTC1697	58 Optional		1460	9/1/2001	15.52%
AARP_Original	1992 G.LTC1697	65 Optional		1460	7/1/2001	15.52%
AARP_Original	1993 G.LTC1697	60 Optional	Unlimited		4/1/2003	15.52%
AARP_Original	1994 G.LTC1697	52 Optional	Unlimited		9/1/2002	15.52%
AARP_Original	1995 G.LTC1697	60 Auto 5% Compound		1460	4/1/2003	15.52%
AARP_Original	1996 G.LTC1697	52 Optional		1460	7/1/2002	15.52%
AARP_Original	1997 G.LTC1697	77 Optional		1460	12/1/2002	15.52%
AARP_Original	1998 G.LTC1697	63 Optional		1460	9/1/2000	15.52%

AARP_Original	1999 G.LTC1697	60 Optional	Unlimited		2/1/2003	15.52%
AARP_Original	2000 G.LTC1697	75 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	2001 G.LTC1697	62 Optional		1460	9/1/2001	15.52%
AARP_Original	2002 G.LTC1697	60 Optional		1460	9/1/2000	15.52%
AARP_Original	2003 G.LTC1697	64 Optional		1460	9/1/2001	15.52%
AARP_Original	2004 G.LTC1697	70 Optional		1460	1/1/2000	15.52%
AARP_Original	2005 G.LTC1697	56 Optional	Unlimited		1/1/1999	15.52%
AARP_Original	2006 G.LTC1697	64 Optional		1460	2/1/2000	15.52%
AARP_Original	2007 G.LTC1697	59 Optional	Unlimited		2/1/1999	15.52%
AARP_Original	2008 G.LTC1697	65 Optional		1460	10/1/1999	15.52%
AARP_Original	2009 G.LTC1697	66 Optional		1460	4/1/2000	15.52%
AARP_Original	2010 G.LTC1697	54 Optional		1460	2/1/1999	15.52%
AARP_Original	2011 G.LTC1697	53 Optional		1460	9/1/2003	15.52%
AARP_Original	2012 G.LTC1697	64 Optional		1460	12/1/2001	15.52%
AARP_Original	2013 G.LTC1697	64 Optional		1460	9/1/2001	15.52%
AARP_Original	2014 G.LTC1697	66 Optional		1460	11/1/2002	15.52%
AARP_Original	2015 G.LTC1697	60 Optional	Unlimited		12/1/2002	15.52%
AARP_Original	2016 G.LTC1697	60 Optional	Unlimited		10/1/1998	15.52%
AARP_Original	2017 G.LTC1697	52 Auto 5% Compound	Unlimited		9/1/2000	15.52%
AARP_Original	2018 G.LTC1697	67 Optional		1460	3/1/1999	15.52%
AARP_Original	2019 G.LTC1697	60 Optional		1460	8/1/2000	15.52%
AARP_Original	2020 G.LTC1697	61 Optional	Unlimited		1/1/2001	15.52%
AARP_Original	2021 G.LTC1697	63 Optional	Unlimited		1/1/1999	15.52%
AARP_Original	2022 G.LTC1697	65 Optional		1460	12/1/2002	15.52%
AARP_Original	2023 G.LTC1697	66 Optional		1460	6/1/2003	15.52%
AARP_Original	2024 G.LTC1697	60 Optional	Unlimited		2/1/2000	15.52%
AARP_Original	2025 G.LTC1697	57 Optional		1460	5/1/1999	15.52%
AARP_Original	2026 G.LTC1697	62 Optional		1460	10/1/2000	15.52%
AARP_Original	2027 G.LTC1697	63 Optional		1460	11/1/2002	15.52%
AARP_Original	2028 G.LTC1697	54 Optional	Unlimited		2/1/2000	15.52%
AARP_Original	2029 G.LTC1697	65 Optional			1/1/2001	15.52%
AARP_Original	2030 G.LTC1697	61 Auto 5% Compound	Unlimited		10/1/2000	15.52%
AARP_Original	2031 G.LTC1697	51 Optional	Unlimited		1/1/2003	15.52%
AARP_Original	2032 G.LTC1697	67 Auto 5% Compound		1460	11/1/2000	15.52%
AARP_Original	2033 G.LTC1697	50 Optional		1460	9/1/2002	15.52%
AARP_Original	2034 G.LTC1697	65 Optional		1460	9/1/1999	15.52%
AARP_Original	2035 G.LTC1697	60 Optional	Unlimited		11/1/2000	15.52%
AARP_Original	2036 G.LTC1697	71 Optional		1460	2/1/2003	15.52%
AARP_Original	2037 G.LTC1697	56 Optional		1460	5/1/1999	15.52%
AARP_Original	2038 G.LTC1697	54 Optional		1460	10/1/2001	15.52%
AARP_Original	2039 G.LTC1697	58 Optional		1460	1/1/2001	15.52%
AARP_Original	2040 G.LTC1697	66 Optional	Unlimited		8/1/2001	15.52%
AARP_Original	2041 G.LTC1697	62 Optional		1460	1/1/2003	15.52%
AARP_Original	2042 G.LTC1697	69 Optional		1460	11/1/2001	15.52%
AARP_Original	2043 G.LTC1697	59 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	2044 G.LTC1697	65 Optional		1460	6/1/2001	15.52%
AARP_Original	2045 G.LTC1697	66 Optional		1460	1/1/2003	15.52%
AARP_Original	2046 G.LTC1697	63 Optional	Unlimited		3/1/1999	15.52%
AARP_Original	2047 G.LTC1697	62 Optional	Unlimited		10/1/2000	15.52%
AARP_Original	2048 G.LTC1697	67 Optional		1460	7/1/2001	15.52%
AARP_Original	2049 G.LTC1697	66 Auto 5% Compound	Unlimited		11/1/2000	15.52%
AARP_Original	2050 G.LTC1697	53 Optional	Unlimited		1/1/2001	15.52%
AARP_Original	2051 G.LTC1697	54 Optional	Unlimited		2/1/2003	15.52%
AARP_Original	2052 G.LTC1697	56 Optional	Unlimited		11/1/2002	15.52%
AARP_Original	2053 G.LTC1697	61 Auto 5% Compound	Unlimited		10/1/2001	15.52%
AARP_Original	2054 G.LTC1697	52 Optional		1460	1/1/2000	15.52%
AARP_Original	2055 G.LTC1697	57 Optional		1460	6/1/2001	15.52%
AARP_Original	2056 G.LTC1697	53 Optional		1460	12/1/1999	15.52%
AARP_Original	2057 G.LTC1697	52 Optional	Unlimited		10/1/1999	15.52%
AARP_Original	2058 G.LTC1697	61 Optional		1460	2/1/2002	15.52%
AARP_Original	2059 G.LTC1697	62 Optional	Unlimited		12/1/1999	15.52%
AARP_Original	2060 G.LTC1697	51 Optional		1460	2/1/1999	15.52%
AARP_Original	2061 G.LTC1697	50 Optional	Unlimited		7/1/2000	15.52%
AARP_Original	2062 G.LTC1697	63 Optional	Unlimited		8/1/2001	15.52%
AARP_Original	2063 G.LTC1697	59 Optional		1460	7/1/2000	15.52%
AARP_Original	2064 G.LTC1697	67 Optional	Unlimited		8/1/2001	15.52%
AARP_Original	2065 G.LTC1697	60 Optional	Unlimited		12/1/2001	15.52%
AARP_Original	2066 G.LTC1697	55 Optional	Unlimited		11/1/2002	15.52%
AARP_Original	2067 G.LTC1697	63 Auto 5% Compound		1460	8/1/2000	15.52%
AARP_Original	2068 G.LTC1697	62 Optional		1460	11/1/2001	15.52%
AARP_Original	2069 G.LTC1697	60 Optional	Unlimited		9/1/1999	15.52%
AARP_Original	2070 G.LTC1697	57 Optional		1460	7/1/2001	15.52%
AARP_Original	2071 G.LTC1697	61 Auto 5% Compound		1460	4/1/1999	15.52%
AARP_Original	2072 G.LTC1697	53 Optional	Unlimited		5/1/2002	15.52%
AARP_Original	2073 G.LTC1697	64 Optional		1460	9/1/1999	15.52%
AARP_Original	2074 G.LTC1697	59 Optional	Unlimited		2/1/1999	15.52%
AARP_Original	2075 G.LTC1697	59 Optional	Unlimited		11/1/2000	15.52%

AARP_Original	2076 G.LTC1697	60 Optional		1460	2/1/1999	15.52%
AARP_Original	2077 G.LTC1697	64 Optional		1460	10/1/2000	15.52%
AARP_Original	2078 G.LTC1697	70 Optional		1460	9/1/1999	15.52%
AARP_Original	2079 G.LTC1697	66 Optional		1460	4/1/2001	15.52%
AARP_Original	2080 G.LTC1697	51 Optional		1460	3/1/2002	15.52%
AARP_Original	2081 G.LTC1697	59 Optional	Unlimited		12/1/2002	15.52%
AARP_Original	2082 G.LTC1697	62 Optional		1460	3/1/2003	15.52%
AARP_Original	2083 G.LTC1697	54 Optional	Unlimited		1/1/2002	15.52%
AARP_Original	2084 G.LTC1697	63 Auto 5% Compound		1460	5/1/2001	15.52%
AARP_Original	2085 G.LTC1697	67 Optional		1460	8/1/2000	15.52%
AARP_Original	2086 G.LTC1697	73 Optional		1460	6/1/2003	15.52%
AARP_Original	2087 G.LTC1697	62 Optional	Unlimited		7/1/2001	15.52%
AARP_Original	2088 G.LTC1697	62 Optional		1460	1/1/2000	15.52%
AARP_Original	2089 G.LTC1697	63 Auto 5% Compound	Unlimited		9/1/2001	15.52%
AARP_Original	2090 G.LTC1697	71 Auto 5% Compound		1460	11/1/2002	15.52%
AARP_Original	2091 G.LTC1697	64 Optional		1460	1/1/2003	15.52%

Plan	Policy Number	Policy Form	Issue Age	Inflation Status Indicator	Benefit Period (days)	Issue Date	Requested Rate Increase
AARP_FC	1	CLTCAARP-04-OP	58	Optional	1460	11/1/2006	15.52%
AARP_FC	2	CLTCAARP-04-OP	63	Optional	1460	11/1/2006	15.52%
AARP_FC	3	CLTCAARP-04-OP	64	Optional	1460	11/1/2006	15.52%
AARP_FC	4	CLTCAARP-04-OP	62	Optional	1095	11/1/2006	15.52%
AARP_FC	5	CLTCAARP-04-OP	66	Auto 5% Compound	1460	9/1/2006	15.52%
AARP_FC	6	CLTCAARP-04-OP	63	Optional	1095	11/1/2006	15.52%
AARP_FC	7	CLTCAARP-04-OP	60	Optional	1095	12/1/2006	15.52%
AARP_FC	8	CLTCAARP-04-OP	59	Optional	1460	10/1/2006	15.52%
AARP_FC	9	CLTCAARP-04-OP	62	Optional	1460	10/1/2006	15.52%
AARP_FC	10	CLTCAARP-04-OP	52	Optional	1095	12/1/2006	15.52%
AARP_FC	11	CLTCAARP-04-OP	73	Optional	1460	12/1/2006	15.52%
AARP_FC	12	CLTCAARP-04-OP	66	Optional	1095	10/1/2006	15.52%
AARP_FC	13	CLTCAARP-04-OP	61	Auto 5% Compound	1460	12/1/2006	15.52%
AARP_FC	14	CLTCAARP-04-OP	64	Auto 5% Compound	1460	9/1/2006	15.52%
AARP_FC	15	CLTCAARP-04-OP	63	Optional	1095	11/1/2006	15.52%
AARP_FC	16	CLTCAARP-04-OP	70	Optional	730	11/1/2006	15.52%
AARP_FC	17	CLTCAARP-04-OP	57	Auto 5% Compound	1095	9/1/2006	15.52%
AARP_FC	18	CLTCAARP-04-OP	44	Optional	1460	9/1/2006	15.52%
AARP_FC	19	CLTCAARP-04-OP	52	Optional	1460	10/1/2006	15.52%
AARP_FC	20	CLTCAARP-04-OP	67	Optional	1095	11/1/2006	15.52%
AARP_FC	21	CLTCAARP-04-OP	63	Optional	1095	10/1/2006	15.52%
AARP_FC	22	CLTCAARP-04-OP	56	Optional	1460	10/1/2006	15.52%
AARP_FC	23	CLTCAARP-04-OP	55	Optional	1095	12/1/2006	15.52%
AARP_FC	24	CLTCAARP-04-OP	58	Optional	730	10/1/2006	15.52%
AARP_FC	25	CLTCAARP-04-OP	65	Optional	1460	12/1/2006	15.52%
AARP_FC	26	CLTCAARP-04-OP	66	Optional	1095	12/1/2006	15.52%
AARP_FC	27	CLTCAARP-04-OP	55	Auto 5% Compound	1095	11/1/2006	15.52%
AARP_FC	28	CLTCAARP-04-OP	63	Optional	1460	12/1/2006	15.52%
AARP_FC	29	CLTCAARP-04-OP	52	Optional	1460	12/1/2006	15.52%
AARP_FC	30	CLTCAARP-04-OP	56	Optional	1095	11/1/2006	15.52%
AARP_FC	31	CLTCAARP-04-OP	56	Auto 5% Compound	1460	11/1/2006	15.52%
AARP_FC	32	CLTCAARP-04-OP	59	Optional	1095	11/1/2006	15.52%
AARP_FC	33	CLTCAARP-04-OP	65	Optional	1095	12/1/2006	15.52%
AARP_FC	34	CLTCAARP-04-OP	71	Auto 5% Compound	1460	12/1/2006	15.52%
AARP_FC	35	CLTCAARP-04-OP	69	Optional	1095	11/1/2006	15.52%
AARP_FC	36	CLTCAARP-04-OP	55	Optional	1460	10/1/2006	15.52%
AARP_FC	37	CLTCAARP-04-OP	60	Optional	1095	12/1/2006	15.52%
AARP_FC	38	CLTCAARP-04-OP	66	Optional	2555	1/1/2007	15.52%
AARP_FC	39	CLTCAARP-04-OP	60	Auto 5% Compound	1460	10/1/2006	15.52%
AARP_FC	40	CLTCAARP-04-OP	52	Optional	1460	10/1/2006	15.52%
AARP_FC	41	CLTCAARP-04-OP	65	Optional	1095	11/1/2006	15.52%
AARP_FC	42	CLTCAARP-04-OP	57	Optional	730	10/1/2006	15.52%
AARP_FC	43	CLTCAARP-04-OP	61	Auto 5% Compound	1460	11/1/2006	15.52%
AARP_FC	44	CLTCAARP-04-OP	63	Optional	1460	2/1/2006	15.52%
AARP_FC	45	CLTCAARP-04-OP	69	Optional	1460	9/1/2006	15.52%
AARP_FC	46	CLTCAARP-04-OP	56	Optional	730	6/1/2006	15.52%
AARP_FC	47	CLTCAARP-04-OP	72	Optional	1095	3/1/2006	15.52%
AARP_FC	48	CLTCAARP-04-OP	57	Auto 5% Compound	730	11/1/2006	15.52%
AARP_FC	49	CLTCAARP-04-OP	47	Optional	1095	3/1/2006	15.52%
AARP_FC	50	CLTCAARP-04-OP	68	Optional	1095	10/1/2006	15.52%
AARP_FC	51	CLTCAARP-04-OP	56	Optional	1460	7/1/2006	15.52%
AARP_FC	52	CLTCAARP-04-OP	66	Optional	730	4/1/2006	15.52%
AARP_FC	53	CLTCAARP-04-OP	55	Optional	1095	4/1/2006	15.52%
AARP_FC	54	CLTCAARP-04-OP	67	Optional	Unlimited	5/1/2006	15.52%
AARP_FC	55	CLTCAARP-04-OP	67	Auto 5% Compound	Unlimited	9/1/2006	15.52%
AARP_FC	56	CLTCAARP-04-OP	60	Optional	1460	3/1/2006	15.52%
AARP_FC	57	CLTCAARP-04-OP	52	Auto 5% Compound	1095	12/1/2005	15.52%
AARP_FC	58	CLTCAARP-04-OP	64	Optional	1460	4/1/2006	15.52%
AARP_FC	59	CLTCAARP-04-OP	59	Optional	1460	4/1/2006	15.52%
AARP_FC	60	CLTCAARP-04-OP	65	Auto 5% Compound	1825	3/1/2006	15.52%
AARP_FC	61	CLTCAARP-04-OP	53	Optional	1460	11/1/2006	15.52%
AARP_FC	62	CLTCAARP-04-OP	61	Auto 5% Compound	1095	5/1/2006	15.52%
AARP_FC	63	CLTCAARP-04-OP	57	Auto 5% Compound	1460	4/1/2006	15.52%
AARP_FC	64	CLTCAARP-04-OP	67	Optional	1460	9/1/2006	15.52%
AARP_FC	65	CLTCAARP-04-OP	71	Optional	1095	8/1/2006	15.52%
AARP_FC	66	CLTCAARP-04-OP	58	Optional	1460	1/1/2006	15.52%
AARP_FC	67	CLTCAARP-04-OP	62	Optional	1095	12/1/2005	15.52%
AARP_FC	68	CLTCAARP-04-OP	61	Optional	1460	6/1/2006	15.52%
AARP_FC	69	CLTCAARP-04-OP	70	Optional	1095	6/1/2006	15.52%
AARP_FC	70	CLTCAARP-04-OP	63	Optional	1095	4/1/2006	15.52%
AARP_FC	71	CLTCAARP-04-OP	56	Optional	730	6/1/2006	15.52%
AARP_FC	72	CLTCAARP-04-OP	66	Optional	1825	7/1/2006	15.52%
AARP_FC	73	CLTCAARP-04-OP	66	Optional	730	5/1/2006	15.52%

AARP_FC	74	CLTCAARP-04-OP	58 Optional	1095	5/1/2006	15.52%
AARP_FC	75	CLTCAARP-04-OP	69 Optional	1460	9/1/2006	15.52%
AARP_FC	76	CLTCAARP-04-OP	59 Auto 5% Compound	1825	3/1/2006	15.52%
AARP_FC	77	CLTCAARP-04-OP	64 Optional	1460	4/1/2006	15.52%
AARP_FC	78	CLTCAARP-04-OP	65 Optional	1460	10/1/2006	15.52%
AARP_FC	79	CLTCAARP-04-OP	67 Optional	1460	5/1/2006	15.52%
AARP_FC	80	CLTCAARP-04-OP	60 Optional	1825	7/1/2006	15.52%
AARP_FC	81	CLTCAARP-04-OP	55 Optional	1460	1/1/2006	15.52%
AARP_FC	82	CLTCAARP-04-OP	60 Auto 5% Compound	1825	7/1/2006	15.52%
AARP_FC	83	CLTCAARP-04-OP	70 Optional	1460	3/1/2006	15.52%
AARP_FC	84	CLTCAARP-04-OP	52 Optional	1095	6/1/2006	15.52%
AARP_FC	85	CLTCAARP-04-OP	57 Auto 5% Compound	1460	4/1/2006	15.52%
AARP_FC	86	CLTCAARP-04-OP	51 Optional	1460	1/1/2006	15.52%
AARP_FC	87	CLTCAARP-04-OP	63 Optional	1460	10/1/2006	15.52%
AARP_FC	88	CLTCAARP-04-OP	49 Optional	Unlimited	9/1/2006	15.52%
AARP_FC	89	CLTCAARP-04-OP	64 Optional		1460	5/1/2006
AARP_FC	90	CLTCAARP-04-OP	65 Optional	1095	2/1/2006	15.52%
AARP_FC	91	CLTCAARP-04-OP	70 Optional	1460	9/1/2006	15.52%
AARP_FC	92	CLTCAARP-04-OP	66 Optional	1460	4/1/2006	15.52%
AARP_FC	93	CLTCAARP-04-OP	54 Auto 5% Compound	1095	3/1/2006	15.52%
AARP_FC	94	CLTCAARP-04-OP	56 Optional	1460	1/1/2006	15.52%
AARP_FC	95	CLTCAARP-04-OP	59 Optional	1460	5/1/2006	15.52%
AARP_FC	96	CLTCAARP-04-OP	57 Auto 5% Compound	1095	10/1/2006	15.52%
AARP_FC	97	CLTCAARP-04-OP	59 Auto 5% Compound	1095	5/1/2006	15.52%
AARP_FC	98	CLTCAARP-04-OP	51 Auto 5% Compound	Unlimited	8/1/2006	15.52%
AARP_FC	99	CLTCAARP-04-OP	68 Optional		1460	6/1/2006
AARP_FC	100	CLTCAARP-04-OP	59 Auto 5% Compound	730	10/1/2006	15.52%
AARP_FC	101	CLTCAARP-04-OP	52 Optional	1095	2/1/2006	15.52%
AARP_FC	102	CLTCAARP-04-OP	59 Auto 5% Compound	2555	9/1/2006	15.52%
AARP_FC	103	CLTCAARP-04-OP	58 Optional	730	8/1/2006	15.52%
AARP_FC	104	CLTCAARP-04-OP	56 Optional	1460	3/1/2006	15.52%
AARP_FC	105	CLTCAARP-04-OP	58 Auto 5% Compound	2555	9/1/2006	15.52%
AARP_FC	106	CLTCAARP-04-OP	70 Optional	1095	10/1/2006	15.52%
AARP_FC	107	CLTCAARP-04-OP	57 Optional	1460	7/1/2006	15.52%
AARP_FC	108	CLTCAARP-04-OP	63 Optional	1095	12/1/2005	15.52%
AARP_FC	109	CLTCAARP-04-OP	58 Auto 5% Compound	1095	3/1/2006	15.52%
AARP_FC	110	CLTCAARP-04-OP	76 Optional	1095	9/1/2006	15.52%
AARP_FC	111	CLTCAARP-04-OP	64 Optional	1460	5/1/2006	15.52%
AARP_FC	112	CLTCAARP-04-OP	60 Auto 5% Compound	730	11/1/2006	15.52%
AARP_FC	113	CLTCAARP-04-OP	70 Optional	1095	10/1/2006	15.52%
AARP_FC	114	CLTCAARP-04-OP	65 Optional	1095	2/1/2006	15.52%
AARP_FC	115	CLTCAARP-04-OP	67 Optional	730	4/1/2006	15.52%
AARP_FC	116	CLTCAARP-04-OP	66 Auto 5% Compound	730	4/1/2006	15.52%
AARP_FC	117	CLTCAARP-04-OP	58 Optional	1095	5/1/2006	15.52%
AARP_FC	118	CLTCAARP-04-OP	75 Optional	1095	6/1/2006	15.52%
AARP_FC	119	CLTCAARP-04-OP	53 Optional	1460	8/1/2006	15.52%
AARP_FC	120	CLTCAARP-04-OP	55 Optional	1460	3/1/2006	15.52%

Plan	Policy Number	Policy Form	Issue Age	Inflation Status Indicator	Benefit Period (days)	Issue Date	Requested Rate Increase
AARP_FC2		1 6CLTCAARP-06-FC	63	Optional	1460	8/1/2007	15.52%
AARP_FC2		2 6CLTCAARP-06-FC	59	Optional	1095	9/1/2007	15.52%
AARP_FC2		3 6CLTCAARP-06-FC	57	Optional	1095	1/1/2008	15.52%
AARP_FC2		4 6CLTCAARP-06-FC	63	Optional	1460	9/1/2007	15.52%
AARP_FC2		5 6CLTCAARP-06-FC	57	Optional	1825	10/1/2007	15.52%
AARP_FC2		6 6CLTCAARP-06-FC	59	Optional	730	3/1/2007	15.52%
AARP_FC2		7 6CLTCAARP-06-FC	59	Auto 3% Compound	1095	10/1/2007	15.52%
AARP_FC2		8 6CLTCAARP-06-FC	70	Optional	1460	2/1/2008	15.52%
AARP_FC2		9 6CLTCAARP-06-FC	51	Optional	Unlimited	11/1/2007	15.52%
AARP_FC2		10 6CLTCAARP-06-FC	60	Optional	1095	9/1/2007	15.52%
AARP_FC2		11 6CLTCAARP-06-FC	60	Auto 5% Compound	1460	7/1/2007	15.52%
AARP_FC2		12 6CLTCAARP-06-FC	71	Optional	1460	10/1/2007	15.52%
AARP_FC2		13 6CLTCAARP-06-FC	62	Optional	1460	9/1/2007	15.52%
AARP_FC2		14 6CLTCAARP-06-FC	57	Optional	Unlimited	4/1/2007	15.52%
AARP_FC2		15 6CLTCAARP-06-FC	69	Optional	1460	7/1/2007	15.52%
AARP_FC2		16 6CLTCAARP-06-FC	67	Optional	1095	1/1/2008	15.52%
AARP_FC2		17 6CLTCAARP-06-FC	59	Auto 5% Compound	Unlimited	2/1/2007	15.52%
AARP_FC2		18 6CLTCAARP-06-FC	69	Optional	1095	4/1/2007	15.52%
AARP_FC2		19 6CLTCAARP-06-FC	61	Auto 3% Compound	1460	2/1/2008	15.52%
AARP_FC2		20 6CLTCAARP-06-FC	53	Optional	1460	5/1/2007	15.52%
AARP_FC2		21 6CLTCAARP-06-FC	52	Auto 5% Compound	1460	12/1/2007	15.52%
AARP_FC2		22 6CLTCAARP-06-FC	50	Auto 5% Compound	1095	8/1/2007	15.52%
AARP_FC2		23 6CLTCAARP-06-FC	56	Optional	1460	3/1/2007	15.52%
AARP_FC2		24 6CLTCAARP-06-FC	60	Auto 5% Compound	1460	10/1/2007	15.52%
AARP_FC2		25 6CLTCAARP-06-FC	64	Optional	730	4/1/2007	15.52%
AARP_FC2		26 6CLTCAARP-06-FC	56	Auto 3% Compound	1460	9/1/2007	15.52%
AARP_FC2		27 6CLTCAARP-06-FC	66	Optional	1460	11/1/2007	15.52%
AARP_FC2		28 6CLTCAARP-06-FC	59	Auto 3% Compound	730	2/1/2007	15.52%
AARP_FC2		29 6CLTCAARP-06-FC	67	Optional	730	8/1/2007	15.52%
AARP_FC2		30 6CLTCAARP-06-FC	65	Optional	1095	10/1/2007	15.52%
AARP_FC2		31 6CLTCAARP-06-FC	70	Optional	1095	1/1/2007	15.52%
AARP_FC2		32 6CLTCAARP-06-FC	55	Optional	1825	10/1/2007	15.52%
AARP_FC2		33 6CLTCAARP-06-FC	54	Auto 3% Compound	1095	12/1/2007	15.52%
AARP_FC2		34 6CLTCAARP-06-FC	57	Optional	1460	8/1/2007	15.52%
AARP_FC2		35 6CLTCAARP-06-FC	59	Optional	1095	3/1/2007	15.52%
AARP_FC2		36 6CLTCAARP-06-FC	59	Optional	730	8/1/2007	15.52%
AARP_FC2		37 6CLTCAARP-06-FC	60	Auto 3% Compound	730	8/1/2007	15.52%
AARP_FC2		38 6CLTCAARP-06-FC	55	Auto 5% Compound	Unlimited	2/1/2007	15.52%
AARP_FC2		39 6CLTCAARP-06-FC	58	Optional	1095	3/1/2007	15.52%
AARP_FC2		40 6CLTCAARP-06-FC	54	Auto 5% Compound	Unlimited	12/1/2007	15.52%
AARP_FC2		41 6CLTCAARP-06-FC	60	Optional	1095	4/1/2007	15.52%
AARP_FC2		42 6CLTCAARP-06-FC	70	Optional	1095	1/1/2007	15.52%
AARP_FC2		43 6CLTCAARP-06-FC	58	Optional	1095	9/1/2007	15.52%
AARP_FC2		44 6CLTCAARP-06-FC	60	Auto 3% Compound	1460	10/1/2007	15.52%
AARP_FC2		45 6CLTCAARP-06-FC	50	Optional	1460	10/1/2007	15.52%
AARP_FC2		46 6CLTCAARP-06-FC	63	Optional	1095	12/1/2007	15.52%
AARP_FC2		47 6CLTCAARP-06-FC	60	Optional	Unlimited	4/1/2007	15.52%
AARP_FC2		48 6CLTCAARP-06-FC	61	Optional	1460	4/1/2007	15.52%
AARP_FC2		49 6CLTCAARP-06-FC	64	Optional	730	5/1/2007	15.52%
AARP_FC2		50 6CLTCAARP-06-FC	58	Optional	1460	9/1/2007	15.52%
AARP_FC2		51 6CLTCAARP-06-FC	60	Auto 5% Compound	1460	7/1/2007	15.52%
AARP_FC2		52 6CLTCAARP-06-FC	57	Optional	730	4/1/2007	15.52%
AARP_FC2		53 6CLTCAARP-06-FC	66	Optional	1460	1/1/2008	15.52%
AARP_FC2		54 6CLTCAARP-06-FC	61	Optional	1460	8/1/2007	15.52%
AARP_FC2		55 6CLTCAARP-06-FC	62	Optional	1460	9/1/2007	15.52%
AARP_FC2		56 6CLTCAARP-06-FC	59	Optional	730	3/1/2007	15.52%
AARP_FC2		57 6CLTCAARP-06-FC	66	Optional	1460	12/1/2007	15.52%
AARP_FC2		58 6CLTCAARP-06-FC	54	Optional	1460	5/1/2007	15.52%
AARP_FC2		59 6CLTCAARP-06-FC	65	Optional	1460	9/1/2007	15.52%
AARP_FC2		60 6CLTCAARP-06-FC	54	Optional	1460	9/1/2007	15.52%
AARP_FC2		61 6CLTCAARP-06-FC	52	Optional	1460	9/1/2007	15.52%
AARP_FC2		62 6CLTCAARP-06-FC	63	Optional	1460	9/1/2007	15.52%
AARP_FC2		63 6CLTCAARP-06-FC	59	Optional	730	3/1/2007	15.52%
AARP_FC2		64 6CLTCAARP-06-FC	57	Optional	1460	5/1/2007	15.52%
AARP_FC2		65 6CLTCAARP-06-FC	60	Optional	1095	12/1/2007	15.52%
AARP_FC2		66 6CLTCAARP-06-FC	59	Auto 3% Compound	1095	12/1/2006	15.52%
AARP_FC2		67 6CLTCAARP-06-FC	61	Auto 3% Compound	1460	4/1/2007	15.52%
AARP_FC2		68 6CLTCAARP-06-FC	56	Auto 3% Compound	1460	4/1/2007	15.52%
AARP_FC2		69 6CLTCAARP-06-FC	64	Optional	1460	6/1/2007	15.52%
AARP_FC2		70 6CLTCAARP-06-FC	51	Auto 3% Compound	1460	2/1/2008	15.52%
AARP_FC2		71 6CLTCAARP-06-FC	62	Optional	1460	5/1/2007	15.52%
AARP_FC2		72 6CLTCAARP-06-FC	58	Optional	1095	8/1/2007	15.52%
AARP_FC2		73 6CLTCAARP-06-FC	62	Optional	1095	10/1/2007	15.52%

AARP_FC2	74	CLTCAARP-06-FC	62 Optional		1460	7/1/2007	15.52%
AARP_FC2	75	CLTCAARP-06-FC	58 Optional		730	3/1/2007	15.52%
AARP_FC2	76	CLTCAARP-06-FC	61 Optional		730	3/1/2007	15.52%
AARP_FC2	77	CLTCAARP-06-FC	61 Auto 3% Compound	Unlimited		3/1/2007	15.52%
AARP_FC2	78	CLTCAARP-06-FC	65 Optional		1460	2/1/2008	15.52%
AARP_FC2	79	CLTCAARP-06-FC	59 Auto 3% Compound		1095	11/1/2006	15.52%
AARP_FC2	80	CLTCAARP-06-FC	62 Optional		1095	3/1/2007	15.52%
AARP_FC2	81	CLTCAARP-06-FC	61 Auto 3% Compound		1095	2/1/2008	15.52%
AARP_FC2	82	CLTCAARP-06-FC	64 Optional		730	10/1/2007	15.52%
AARP_FC2	83	CLTCAARP-06-FC	61 Auto 5% Compound		1460	10/1/2007	15.52%
AARP_FC2	84	CLTCAARP-06-FC	70 Optional		1095	2/1/2008	15.52%
AARP_FC2	85	CLTCAARP-06-FC	53 Auto 3% Compound	Unlimited		3/1/2007	15.52%
AARP_FC2	86	CLTCAARP-06-FC	64 Optional		1460	4/1/2007	15.52%
AARP_FC2	87	CLTCAARP-06-FC	53 Optional		1460	5/1/2007	15.52%
AARP_FC2	88	CLTCAARP-06-FC	69 Optional		1460	3/1/2007	15.52%
AARP_FC2	89	CLTCAARP-06-FC	59 Optional		730	5/1/2007	15.52%
AARP_FC2	90	CLTCAARP-06-FC	61 Optional		1460	9/1/2007	15.52%
AARP_FC2	91	CLTCAARP-06-FC	66 Optional		1460	12/1/2007	15.52%
AARP_FC2	92	CLTCAARP-06-FC	57 Auto 3% Compound		1460	6/1/2007	15.52%
AARP_FC2	93	CLTCAARP-06-FC	70 Optional		1460	2/1/2008	15.52%

Attachment 7
Metropolitan Life Insurance Company
Rate Action Summary
Policy Forms: G.LTC1697: GCLTCAARP-04-OP

State	Pre/Post Rate Stability	Prior Authorized Increase Cumulative	Annualized Premium	Policy Count	Current Increase Request	Status	Date of Disposition	Authorized Increase	Cumulative Total Authorized to Date	Comments
Alabama	Both	48.97%	211,573	103	10.00%	Filed	6/3/2022	10.00%	63.87%	
Alaska	Both	48.97%	67,721	27	10.00%	Authorized	3/31/2022	10.00%	63.87%	
Arizona	Both	48.97%	683,581	291	10.00%	Authorized	3/4/2022	10.00%	63.87%	
Arkansas	Both	48.97%	110,285	53	10.00%	Authorized	4/6/2022	10.00%	63.87%	
California	Both	48.97%	2,483,437	996	10.00%	Authorized	4/20/2022	10.00%	63.87%	
Colorado	Both	48.97%	264,976	135	10.00%	Authorized	3/14/2022	10.00%	63.87%	
Connecticut	Both	47.62%	203,426	79	16.59%	Submitted - Pending DOI			47.62%	
Delaware	Both	48.97%	57,073	27	10.00%	Authorized	5/19/2022	10.00%	63.87%	
District of Columbia	Both	48.97%	123,169	36	10.00%	Authorized	4/22/2022	10.00%	63.87%	
Florida	Both	0.00%	2,377	1		Not Submitted			0.00%	
Georgia	Both	48.97%	604,792	270	10.00%	Authorized	3/10/2022	10.00%	63.87%	
Hawaii	Both	48.97%	61,812	21	10.00%	Authorized	5/19/2022	10.00%	63.87%	
Idaho	Both	48.97%	71,306	37	10.00%	Authorized	3/31/2022	10.00%	63.87%	
Illinois	Both	48.98%	1,000,362	473	15.52%	Withdrawn	6/13/2022		48.98%	
Indiana	Both	23.12%	210,056	114	39.78%	Submitted - Pending DOI			23.12%	
Iowa	Both	48.97%	200,332	98	10.00%	Authorized	6/14/2022	10.00%	63.87%	
Kansas	Both	23.12%	154,523	94	39.79%	Authorized	7/29/2022	39.79%	72.11%	
Kentucky	Both	23.12%	187,581	91	21.00%	Authorized	5/29/2020	21.00%	48.98%	
Louisiana	Both	47.74%	164,197	77	16.49%	Submitted - Pending DOI			47.74%	
Maine	Post	23.10%	122,457	48	21.00%	Authorized	10/13/2020	21.00%	48.95%	
Maryland	Both	23.12%	321,187	124	21.00%	Authorized	12/24/2020	21.00%	48.97%	
Massachusetts	Both	48.97%	475,151	183	10.00%	Authorized	3/31/2022	10.00%	63.87%	
Michigan	Both	48.97%	420,706	208	10.00%	Authorized	3/4/2022	10.00%	63.87%	
Minnesota	Both	48.98%	175,399	91	15.52%	Withdrawn	8/11/2022		48.98%	
Mississippi	Both	48.98%	144,027	72	15.52%	Submitted - Pending DOI			48.98%	
Missouri	Both	48.97%	506,064	221	10.00%	Filed	8/9/2022	10.00%	63.87%	
Montana	Both	35.43%	32,450	20	27.08%	Authorized	7/12/2022	8.00%	46.27%	
Nebraska	Both	48.97%	92,513	44	10.00%	Filed	3/8/2022	10.00%	63.87%	
Nevada	Both	48.97%	280,630	124	10.00%	Authorized	4/15/2022	10.00%	63.87%	
New Hampshire	Both	48.98%	157,645	62	15.52%	Submitted - Pending DOI			48.98%	
New Jersey	Both	48.97%	1,033,699	420	10.00%	Authorized	3/31/2022	10.00%	63.87%	
New Mexico	Both	48.97%	180,285	74	15.53%	Authorized	5/17/2022	15.53%	72.10%	
New York	Both	15.76%	1,735,527	663	28.68%	Submitted - Pending DOI			15.76%	
North Carolina	Both	48.97%	531,756	223	10.00%	Submitted - Pending DOI			48.97%	
North Dakota	Both	48.97%	1,021	1	10.00%	Authorized	3/8/2022	10.00%	63.87%	
Ohio	Both	48.97%	519,948	262	15.53%	Submitted - Pending DOI			48.97%	
Oklahoma	Both	48.97%	103,132	54	15.53%	Authorized	5/9/2022	15.53%	72.11%	
Oregon	Both	48.97%	222,582	100	10.00%	Authorized	4/8/2022	10.00%	63.87%	
Pennsylvania	Both	48.98%	284,306	120	15.52%	Submitted - Pending MetLife			48.98%	
Rhode Island	Both	48.97%	66,427	23	10.00%	Submitted - Pending DOI			48.97%	
South Carolina	Both	35.43%	204,277	100	27.08%	Withdrawn	8/24/2022		35.43%	
South Dakota	Both	48.98%	26,140	10	15.52%	Authorized	6/2/2022	15.52%	72.10%	
Tennessee	Both	48.97%	456,868	189	10.00%	Authorized	6/2/2022	10.00%	63.87%	
Utah	Both	23.12%	39,293	33	39.79%	Submitted - Pending MetLife			23.12%	
Virgin Islands	Both	0.00%	26,685	9	48.97%	Submitted - Pending DOI			0.00%	
Virginia	Both	48.97%	791,032	339	10.00%	Authorized	3/31/2022	10.00%	63.87%	
Washington	Both	48.97%	543,806	245	15.53%	Submitted - Pending DOI			48.97%	
West Virginia	Both	48.97%	106,921	54	10.00%	Authorized	4/4/2022	10.00%	63.87%	
Wisconsin	Both	35.43%	283,453	126	10.00%	Authorized	2/16/2021	10.00%	48.98%	
Wyoming	Both	48.97%	49,694	20	10.00%	Authorized	4/11/2022	10.00%	63.87%	



Mark D. Newton, FSA, MAAA

September 9, 2022

Michael Hibbert
Pennsylvania Department of Insurance

Re: SERFF Tracking #: META-133317762
Company Tracking #: CT22-223 FC1 (RATE) KB

Dear Mr. Hibbert,

Thank you for your objection letter on August 10, 2022. Here are the responses to your request.

1. Please provide an Excel spreadsheet that incorporates the three calendar-year column vectors requested below:

(a) Provide the historical (from inception) and projected nationwide earned premium that will be collected at the original rate level. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .58 factor. Please provide this – and all other data in this question - as a non-interest rate discounted column vector.

(b) Provide the historical (from the date of the first premium increase) and projected nationwide earned premium that will be collected at a “higher than original” rate level. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .85 factor. This vector should not include premium generated from the current requested increase.

(c) Provide the projected nationwide calendar-year earned premium (from the effective date of the current proposed increase) that will be collected at a “higher than original” rate level due to the current proposed rate increase. Again, in terms of the 58%/85% Method, this would be subject to a .85 factor. Please ensure that the projected premium provided in this vector is not also included in the vector requested in Item (b) above.

(d) Provide a column vector of the historical (from inception) and projected nationwide incurred claims on a calendar year basis.

(e) Please ensure that the data provided is consistent with the post-rate stability loss ratio demonstrations in Exhibit II-A.

(f) Please provide the interest rate (or calendar-year interest rate vector) used to determine the accumulated and present values found in the post-rate stability loss ratio demonstrations in Exhibit II-A.

[MetLife Response] Please see Exhibit I-A and II-A provided in the Actuarial Memorandum. The values found in II-A are based on the vectors found in I-A. Also please see Exhibit I-A and II-A provided with the response.

2. Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit I-A) for this nationwide block of policies which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the nationwide historical and projected earned premium so that the business from inception appears to have all been earned at the original rate level.

[MetLife Response] Please see Exhibit I-A and II-A provided with the response.

3. On page 2 of the cover letter the company explains that the rate increase request is caused by pricing assumption updates.

Please discuss further the adverse morbidity and persistency experience that resulted in the need for the current rate increase. In particular, discuss re-pricing assumptions that have changed from the last increase approved nationwide, discuss any changes due to internal experience studies, and discuss any changes due to updated

consultant data.

[MetLife Response] The current assumptions for lapse, mortality, incidence, claim continuance and utilization are based on MetLife’s most recent, in depth experience studies at the time of the filing.

4. Please provide the cumulative weighted average increase granted on policies in force on this block in PA. If the answer is 48.97%, then simply confirm this.

[MetLife Response] Confirmed.

5. Please provide the percent of active policyholders remaining on a nationwide basis. How many policies were issued nationwide? How many policies remain in force nationwide?

[MetLife Response] See below:

Original (AARP)
108,742 Issued
54,504 Remaining = 50.1%

FC1
11,352 Issued
7,285 Remaining = 64.2%

FC2
3,423 Issued
2,326 Remaining = 68%

6. The cover letter mentions that policyholders can reduce their coverage. Please describe the options policyholders have to mitigate the rate increase.

[MetLife Response] In addition to reducing their daily/monthly benefit amount and total lifetime benefit amount, the certificateholder may also be able to lengthen their elimination period or drop benefit options, such as shared care, survivorship, or inflation options, if applicable. If the certificateholder’s certificate includes an inflation option, such as 5% Automatic Inflation Protection, they may be able to reduce that inflation protection to a Future Purchase Option, which will then give them the ability to accept or decline future inflation protection increases.

7. Please provide a table in Excel for the 2,091 Pennsylvania policies in force. Each row should contain the following information:

- (a) Policy number,
- (b) Policy form,
- (c) Issue age,
- (d) Inflation status indicator,
- (e) Benefit period,
- (f) Issue date,
- (g) Requested rate increase.

[MetLife Response] Please see the file named “AARP_PA_Policy_Holder_List_2021_09_30_EMAIL” provided with this response.

8. Please provide a listing of the past requested increases and approved increases by state. Also include a column showing the cumulative increases approved in each state.

[MetLife Response] Please see the file named “Attachment 7 AARP Rate Action Summary” provided with this response.

9. Has Covid 19 been factored into your projections.

[MetLife Response] MetLife continues to monitor the effects of COVID-19 on the LTC business.

MetLife voluntarily postponed any lapse processing for a period in 2020, but since that time lapse processing has shown virtually no difference from the ordinary rate of lapses before COVID began. We do not anticipate any lasting COVID impact on future lapse experience for this block of business.

Mortality was slightly higher from April, 2020 through December, 2020 but has returned towards normal, anticipated levels. Note that MetLife uses a long time period (10 years or more) of its mortality experience to assess and project mortality rates in order to maximize credibility. Based on the very limited number of COVID-related deaths, we do not currently anticipate any material impact on mortality in the future.

Morbidity was lower from April, 2020 through December, 2020 but is also now back within normal levels. We expect no difference in the pace at which people age and gradually decline in health. It is possible that the type and site of care may shift in the future but, since we have no credible lasting information about any shift, we are unable to reflect such speculation in our projections. Note that MetLife uses a ten year history of its morbidity experience to assess and project incidence rates in order to maximize credibility. Based on the very limited time period and number of COVID claims, we currently do not anticipate any material impact on morbidity in the future.

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

Thank you for your timely response and consideration.

Sincerely,

A handwritten signature in black ink that reads "Mark D. Newton". The signature is written in a cursive, flowing style.

Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

Metropolitan Life Insurance Company
1300 Hall Boulevard, Bloomfield, CT 06002
Email: mark.newton@metlife.com



Mark D. Newton, FSA, MAAA

December 14, 2022

Michael Hibbert
Pennsylvania Insurance Department
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

Re: Objection Letter Dated September 13, 2022
SERFF Tracking #: META-133317762

Dear Mr. Hibbert:

Thank you for your objection dated September 13, 2022. Here are the responses to your objections:

1. Please be aware that the Department is asking for information that it has not requested in the past when analyzing premium increase requests under the 58%/85% Method. In particular, we are asking for three undiscounted earned premium vectors and one undiscounted incurred claims vector. The details of our request are found below:

(a) Provide the historical (from inception) and projected nationwide earned premium that will be collected at the original rate level. The original rate level is the rate level that would have existed if no increase was ever granted on any policy nationwide. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .58 factor. Please provide this – and all other data in this question - as a non-interest rate discounted column vector.

[\[MetLife Response\] Please see the file named “2021_AARP_PA_FC1 9-13-2022 Objection Exhibits” provided with this response.](#)

(b) Provide the historical (from the date of the first premium increase) and projected nationwide earned premium that will be collected at a “higher than original” rate level. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .85 factor. The sum of this column vector and the column vector from part (a) should equal the undiscounted earned premium column vector from Exhibit 1A without the 15.52% increase. This vector should not include premium generated from the current requested increase of 15.52%.

[\[MetLife Response\] Please see the file named “2021_AARP_PA_FC1 9-13-2022 Objection Exhibits” provided with this response.](#)

(c) Provide the projected nationwide calendar-year earned premium (from the effective date of the current proposed increase) that will be collected at a “higher than original” rate level due to the current proposed rate increase. Again, in terms of the 58%/85% Method, this would be subject to a .85 factor. The sum of this column vector plus the column vectors provided in response to (a) and (b) should equal the undiscounted earned premium column vector from Exhibit 1A with the requested 15.52% increase included. Please ensure that the projected premium provided in this vector is not also included in the vector requested in Item (b) above.

[\[MetLife Response\] Please see the file named “2021_AARP_PA_FC1 9-13-2022 Objection Exhibits” provided with this response.](#)

(d) Provide a column vector of the historical (from inception) and projected nationwide incurred claims on a

calendar year basis.

[MetLife Response] Please see the file named “2021_AARP_PA_FC1 9-13-2022 Objection Exhibits” provided with this response.

2. Please provide the seriatim listing (i.e. Item #5 from our letter of 8/10/2022) in Excel. Please add an additional column to show the current premium for each insured.

[MetLife Response] Please see the file named “AARP_PA_Policy_Holder_List_2021_09_30” provided with this response.

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy’s qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

Thank you for your timely response and consideration.

Sincerely,

A handwritten signature in black ink that reads "Mark D. Newton". The signature is written in a cursive, flowing style.

Mark D. Newton, FSA, MAAA

Actuarial Director, Metropolitan Life Insurance Company